

# The NATIONAL UNDERWRITER

*Agency minded cooperating companies.*



Note the organization dates—  
three of these companies are *over  
a century old.*

Age and records of *past per-  
formances appeal to the agent*  
who is building for the future  
with an eye on the past.

(STATEMENTS OF DECEMBER 31st, 1934)

	Capital	Assets	Liabilities	Surplus to Policyholders
*United States Fire Insurance Co..... Organized 1824	\$2,000,000	\$25,384,876	\$11,596,209	\$13,788,667
*The North River Insurance Co..... Organized 1822	2,000,000	18,278,958	7,033,365	11,245,593
*Westchester Fire Insurance Co..... Organized 1837	1,000,000	15,510,408	7,728,138	7,782,270
The Allemannia Fire Ins. Co. of Pittsburgh..... Organized 1868	1,200,000	4,717,134	1,752,730	2,964,404
*Richmond Insurance Co..... Organized 1907	1,000,000	3,908,160	1,443,159	2,465,001
Western Assurance Co., U. S. Branch..... Incorporated 1851	400,000†	3,942,586	1,714,591	2,227,995
British America Assurance Co., U. S. Branch..... Incorporated 1833	200,000†	2,284,313	961,863	1,322,450
Southern Fire Insurance Co., Durham, N. C..... Incorporated 1923	200,000	1,255,531	398,327	857,204

\*Company operates under Sections 136-1-2 of the New York Insurance Law.  
†Statutory Deposit—New York Insurance Law.

## CRUM & FORSTER

MANAGERS

110 WILLIAM ST.

NEW YORK

WESTERN DEPT.  
FREEPORT, ILL.

PACIFIC DEPT.  
SAN FRANCISCO

SOUTHERN DEPT.  
ATLANTA

ALLEGHENY DEPT.  
PITTSBURGH

CAROLINAS DEPT.  
DURHAM, N. C.

THURSDAY, JUNE 13, 1935

## AMERICAN AUTO AGENTS—

- Have recognized the value of Specialty Company facilities in providing a dependable standard of excellence for complete protection and service to their automobile policyholders—



**Admitted Assets**  
in excess of  
**\$10,000,000**

**Surplus to Policyholders**  
in excess of  
**\$3,000,000**

## AMERICAN AUTOMOBILE INSURANCE COMPANIES

L. A. HARRIS, *President*

ST. LOUIS, MISSOURI

*"Oldest and Largest Insurers of Automobiles Exclusively"*

# The National Underwriter

## A WEEKLY NEWSPAPER OF INSURANCE

Thirty-Ninth Year—No. 24

CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, THURSDAY, JUNE 13, 1935

\$4.00 Per Year, 20 Cents a Copy

### North Carolinians Propose New Plan

Selection of National Executive Committee by Direct Representation Proposed

#### ELECT SCOTT PRESIDENT

Premiums on Financed Automobile Business Sought—Leave Action Up to National Body

##### NEW OFFICERS

President—William De R. Scott, Graham

Vice-president — L. E. Dimmette, Lenoir

Secretary—C. C. Harris, Rocky Mount

Treasurer—A. B. Morgan, Raleigh  
Executive committee—W. A. Harbison, Morganton; L. M. Connor, Raleigh; Glasgow Hicks, Wilmington; L. L. Rose, Charlotte, and S. G. Otstot, Asheville.

The sponsoring of a new plan of state representation in National Association of Insurance Agents' affairs and critical consideration of overhead writing on financed automobiles marked the annual meeting of the North Carolina Association of Insurance Agents in Raleigh.

Election of a National association director by each state association with a national executive committee elected by the directors, was recommended in a resolution following a proposal to that effect by T. F. Southgate of Durham. The plan calls for the dissolution of the present national council and the selection of the executive committee by direct representation instead of by the national president. It would mean that the state associations would have more voice in the affairs of the National association, the advocates of the proposal holding that the National body is no stronger than the different state groups. Both Mr. Southgate and T. G. Redden of Greensboro suggested that action be taken on the question at the Rochester convention of the National association in September.

After a long discussion of overhead writing of automobile finance accounts on which the agents claim commission is due, a stand on company representation was taken. In a secret ballot agents voted to discontinue representation of companies or affiliates in case the National and state association should decide after thorough investigation that a company was in continuous and open violation of association principles. It was voted to refer the general principle of overhead writing to the National association for disposition, while the state associations should act on the collection of \$38,981 from a company on automobile finance accounts written several years ago.

Issues created by mortgage company

### Jemison-Seibels Action in Resigning Board Is Watched

#### FEAR RATE WAR MAY RESULT

Superintendent Julian of Alabama Personally Investigates Matter to Settle Controversy

Agents of Birmingham, Ala., are wondering what will happen next following resignation of the Jemison-Seibels agency from the local board. It is feared that a rate war may be precipitated. Insurance Superintendent F. N. Julian made personal investigation of the situation, special agents put their heads together and a call was made on the Southeastern Underwriters Association to appoint an investigating committee. The S. E. U. A. took cognizance of the situation and its Hot Springs, Va., meeting appointed a committee which will meet this week with the Birmingham board.

##### Cause of Controversy

The rate cutting situation came to a head when an agent for a leading non-board company threatened to take a policy on a large cast iron pipe company away from Jemison-Seibels, largest agency in the city and long a member of the board. This caused this agency reputedly backed by its companies, to resign from the board in protest and take steps necessary to retain its pipe company business.

Rate cutting by agents for two or three companies has been prevalent in Birmingham for some time but largely ignored until some of the larger agents began to lose big policies. The so-called five-year plan whereby cut rate companies write a five-year policy, collecting only the first year premium in cash and the balance payable annually at a 25 percent discount has precipitated most of the trouble.

##### Term Plan Not Prohibited

Agents for stock companies are required to collect all of such a premium in 60 days. The five-year plan payment, however, is not prohibited by Alabama law as is the case in some other states, although looked upon by local boards as a simple case of rebating.

Two or three local board conferences have been held during the past week and Superintendent Julian has taken the matter up with the offending companies in an effort to effect some solution of the situation. If a remedy for the rate slashing is not found agents fear a state rating board may result.

activities and the function of the state association as a judicial appeal board for local disputes were considered.

Highlights of the convention included a talk by President E. J. Cole of the National association, an explanation of the Home Owners Loan Corporation plans by W. O. Wilson, national executive committeeman of Richmond, Va., a report on the Southern Agents Conference by Chairman H. C. Arnall and an address by Commissioner Boney on state legislation.

President McAlister Carson, Charlotte, in his annual report urged the

### Organization of the State Farm Fire Nearly Completed

#### AUTO COMPANY RUNNING MATE

New Illinois Concern to Write Protected Residence, Contents and Mercantiles and Auto Fire, Theft

Organization of the State Farm Fire of Bloomington, Ill., as a running mate of the State Farm Mutual Automobile, is nearing completion. Articles of incorporation have been filed and the formalities of publication of the charter will be completed this week. The stock will probably be paid in the latter part of this week. It is to have \$200,000 capital and \$200,000 surplus, all paid in cash, with no promotion expense.

The State Farm Fire is being organized as a complement to the State Farm Mutual Automobile to write automobile fire and theft and possibly collision in several states which the Bloomington organization contemplates entering that do not permit the writing of full coverage automobile in one company. In addition, the plan is to have the State Farm Fire write a conservative amount of regular fire insurance, probably confining its writings to residence risks and contents and some mercantiles in protected territories. The management does not intend to put the company in the farm fire insurance business. According to present plans, the State Farm Fire will write at full board rates. Whether dividends will be paid to policyholders has not been definitely decided. It will be organized as a participating stock company.

##### All Stock Subscribed

All of the stock has been subscribed by individuals, all of whom are employees or officers of the State Farm Mutual Automobile. However, this stock has been repurchased by the State Farm Mutual Automobile and will go into the portfolio of that company. This intermediate step is necessary, because of the law that prohibits underwriting of such an issue by the State Farm Mutual.

Under the same management is the State Farm Life.

The State Farm Mutual has had a phenomenal growth. It has pursued an independent course, getting its business from the highways and byways and crossroads through agents of farm bureau organizations, rural ministers and school teachers, officers of township and county mutual fire insurance companies, etc. More recently the company has been bidding for automobile business in metropolitan areas and has cut quite a swathe in some places.

G. J. Mecherle is president of the State Farm Mutual Automobile and State Farm Life and he will undoubtedly be elected president of the State Farm Fire.

agents to inform the public about coverages and services, declaring that many agents conduct their business as a habit instead of as an obligation to sell protection. Continuation of the habit idea will lead eventually to domination of the business by only a few good agents

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### Cancellation Rule Voted by S. E. U. A.

Approve 45-day Flat Restriction, Use of Standard Cotton Form by Members

#### BICKERSTAFF PRESIDENT

New Organization Head, Succeeding Barnett, Also Becomes Executive Chairman at Annual Meeting

Outside of approval of a 45-day flat cancellation rule, similar to that employed by the Eastern Underwriters Association, and authorization of a standard cotton form to be attached to the policy instead of use of cotton certificates, the annual session of the Southeastern Underwriters Association at Hot Springs was devoted exclusively to consideration of routine matters.

The association named Southern Manager Charles A. Bickerstaff of the Fireman's Fund, Atlanta, as president, to succeed Southern Manager R. B. Barnett of the Fire Association, who headed the S. E. U. A. for the last two years. President Paul B. Sommers of the American of Newark was named vice-president.

##### Bickerstaff Also Chairman

Under the rule which provides that when an Atlanta manager is president he also serves as chairman of the executive committee, Mr. Bickerstaff will fill these dual roles during the coming year. The new president will announce his executive committee personnel and other committees in the near future.

While attendance was one of the largest in recent years, agenda of the executive committee, preceding the regular sessions, as well as that of the association, was the lightest in many years.

The address of retiring President Barnett reviewed general conditions in a constructive manner. Mr. Barnett was paid the highest praise for his efficient service during one of the most difficult insurance situations.

##### Makes Engineering Report

The report of Chief Engineer Norris Pye showed continued progress "in the economy and efficiency of operation of the engineering department." Despite a reduced force, inspections of practically all risks were made on schedule and total expense of the department was \$10,328 less than the previous year, a reduction of 5 percent. Special attention and study were devoted to field inspection work during the year.

Meetings of field engineers in each state were held to discuss field problems and further coordinate various activities of the department.

In addition to routine inspections of sprinklered and unsprinklered risks, special inspections of approximately 500 cotton warehouses were made. The

(CONTINUED ON LAST PAGE)



## Make Decision Soon on Important Post

National Board Executive Committee Meets June 27 to Name Chairman

### TO OUTLINE YEAR'S WORK

Selection for Post by Precedent Carries Election in Time as Organization President

NEW YORK, June 12.—The organization meeting of the National Board executive committee will be held June 27, when the chairman will be chosen and work broadly outlined. Paul B. Sommers, president American of Newark, who was chairman in the last year, was elected vice-president of the board at the annual meeting May 23, so a successor must be elected from the present committee membership.

This consists of O. E. Lane, president Fire Association; R. R. Martin, United States manager Atlas; Hart Darlington, United States manager Norwich Union; F. W. Sargeant, president New Hampshire; W. Ross McCain, president Aetna; J. O. Platt, vice-president North America; C. F. Shallcross, United States manager North British & Mercantile; Ray Decker, Pacific Coast manager Royal-Liverpool group; R. P. Barbour, United States manager Northern; F. B. Luce, vice-president Providence Washington; J. R. Cooney, president Firemen's; J. H. Vreeland, United States manager Scottish Union & National; Gustavus Remak, Jr., president State of Pennsylvania; E. W. Nourse, United States manager London Assurance, and Esmond Ewing, vice-president Travelers Fire.

#### Considered Stepping Stone

The post as chairman of the executive committee is regarded as a stepping stone to vice-president of the Board, and thence to president. It is considered that two years' service as head of the committee familiarizes one with Board work and is an admirable training for the higher offices.

If established precedent is followed, as is likely, Mr. Sommers will become president of the National Board two years hence, thus attaining at a comparatively early age one of the highest honors in the institution of stock fire insurance.

C. W. Bailey, who retired as president of the American of Newark at the close of 1934, being succeeded by Mr. Sommers, was president of the National Board 1931-33.

Members of standing committees for the fiscal year have been chosen. The chairmen are: Actuarial Bureau, R. R. Martin, United States manager Atlas; adjustments, P. B. Sommers, president American of Newark; construction of buildings, Victor Roth, president Security of New Haven; finance, J. Lester Parsons, president United States Fire; prevention and engineering standards, J. F. Gilliams, vice-president Camden; incendiary and arson; Harold Warner, United States manager Royal-Liverpool group; laws, F. C. White, vice-president Hartford; maps, Montgomery Clark, vice-president Hanover; membership, H. R. Waite, president Agricultural; public relations, J. M. Thomas, president National Union; standard rating schedules and forms, F. D. Layton, president National of Hartford; statistics and origin of fires, W. M. Hoffman, president Firemen's of Washington; uniform accounting, Gilbert Kingan, United States manager London & Lancashire.

## Was Toastmaster



COL. WALKER TAYLOR  
Wilmington, N. C.

Col. Walker Taylor of Wilmington, N. C., prominent local agent, was the toastmaster at the banquet at Raleigh last week given in tribute to Insurance Commissioner Dan C. Boney, who is president of the National Convention of Insurance Commissioners.

## Harold Newman Joins the Firemen's as Vice-President

Harold Newman of New Orleans, who has been serving with the Reconstruction Finance Corporation in Washington as its assistant chief counsel, has resigned to become vice-president and general solicitor of the Firemen's of Newark.

## Heads Baton Rouge Committee

Tom C. Grace, vice-president Baton Rouge, La., Insurance Exchange, is chairman of a special committee in charge of a cooperative advertising campaign which has been instituted by the exchange.

## THE WEEK IN INSURANCE

**Southeastern Underwriters Association**, in annual meeting at Hot Springs, approves 45-day flat cancellation rule, authorizes use of standard cotton form. **Page 1**

Plans for changing National association setup urged by **North Carolina** association. William DeR. Scott elected president. **Page 1**

**Michigan** to check nonresident business. **Page 3**

**State Farm Fire** of Bloomington, Ill., is being organized as a running mate of the State Farm Mutual Automobile. **Page 1**

Notable tribute was paid at a banquet in Raleigh last week to Insurance Commissioner **Dan C. Boney** of North Carolina. **Page 4**

Insurance Superintendent Pink of New York orders **compensation commissions reduced** in New York when he declines to grant the companies the full rate increase they requested. **Page 25**

The **Insurance Buyers** of New York will hold a meeting in its city this week to discuss workmen's compensation problems. **Page 26**

**Fear rate war** may result in Birmingham, Ala., as result of situation causing **Jemison-Seibels** agency to resign local board. **Page 1**

## Set-Up of the Chicago Board

Following the article in THE NATIONAL UNDERWRITER in its last issue regarding the Chicago Board new legislation and its enforcement machinery, requests have come from outside points for some information as to the complexion of the organization. The Chicago Board has four classes of members, these being known as 1, 2, 3 and 4.

Class 1 comprises the regular downtown local agents who are permitted to write business all over Cook county but who have a special field, consisting of the downtown area and considerable outlying adjacent territory in which they have exclusive jurisdiction as agents. The basis of the class 1 commissions is 25 and 35 percent with a 10 percent contingent on an earned premium basis. The class 2 agents are those outside of this boundary line which marks the exclusive area of class 1 agents. Class 2 agents write their own policies but if they have any business in inside territory they are not allowed agency commissions on that but brokerage. The class 2 commissions are 15 and 25 percent. The same scale prevails for brokerage. Class 3 constitutes the insurance brokers who are giving all their time to insurance. Class 4 comprises loan and real estate men whose chief business is not insurance.

#### Western Managers Are Members

Inasmuch as a number of western managers reside in Chicago they are permitted to become class 1 members as individuals. Therefore they have a part in the deliberations of the organization and serve on its committees. Prior to this time the company organizations have not taken cognizance of Chicago and Cook county, it being excepted territory. That left the matter of agency contracts pretty much up to each com-

pany. The western department office may not take any business as a class 1 agent but may be purely supervisory. The manager, however, is entitled to membership. This condition could only arise in a city where there were a number of departmental managers or company executives residing.

#### Companies Outside the Board

The Northwestern National of Milwaukee has been a nonboard company in Chicago for a long time. At one time it was a member but for the last 45 years it has been out of the board. It, however, observes rates religiously. It does only a modest business. Brokers that deal with board offices are not permitted to broker with the Northwestern National. It, however, can take business from people that are not recognized by the Chicago Board. George R. Hess & Co. is an outside office representing the Gulf, General of Seattle, St. Louis Fire & Marine, Lumbermen's Underwriters Alliance, Commercial Standard of Texas, Atlantic of Dallas and Union of Indiana.

Miles & Miles conduct a nonboard office representing the General of Seattle, Manufacturing Lumbermen's Underwriters of Kansas City and the Gulf. Until recently L. S. Hanchek, manager Western Insurance Agency, had nonboard companies but they were taken over by Hess & Co. The Western Insurance Agency now has the Michigan Fire & Marine and Commercial Casualty. None of the mutuals are members of the Chicago Board. Under the new arrangement there is now a joint advisory committee consisting of board members and company organization officers that will deal with the new legislation and counsel as to its enforcement.

## Roehr Elected Secretary of Cream City Mutual Fire

H. W. Roehr has been elected secretary of the Cream City Mutual Fire of Milwaukee. He formerly was state agent, and previously for many years was connected with the First Wisconsin National Bank, Milwaukee. The Cream City Mutual is continuing steady growth, premiums written for the first five months this year being \$48,109; compared with \$38,237 in the same period last year, an increase of 25 percent.

## Significant Figures from Oklahoma Report Are Given

Total insurance written by fire companies in Oklahoma during 1934 exceeded the previous year by nearly 300 million dollars of liability, Assistant Commissioner F. M. Petrie reports on the basis of figures taken from the annual report of the department. Total liability assumed was \$1,661,523,671, as compared to \$1,453,380,079 in 1933. Losses paid in 1934 were \$3,289,799, or \$113,045 lower than the preceding year. Net premiums collected by fire mutuals were \$531,585, compared to \$658,911 in 1933; net risks written in 1934 were \$101,380,142, compared with \$96,177,241 the previous year; losses \$305,535, against \$264,774 in 1933. Comparative figures on casualty mutuals are: Net premiums in 1934, \$205,175, against \$212,583; losses paid, \$132,879 compared to \$144,133. Stock casualty companies collected \$7,429,939 premiums in 1934 and paid \$4,468,592 losses.

## Emmet Smith With Zurich

Emmet Smith has been appointed an underwriter for the Zurich Fire at the head office in Chicago. He has been in the business in Chicago for several years. For the past several months he has been connected with the General Insurance Agency of that city. He was with the old Eldredge, Carolan, Graham & Cleary agency about nine years.

## Beaumont Exchange Election

BEAUMONT, TEX., June 12.—Lloyd W. Frost was re-elected president of the Beaumont (Texas) Insurance Exchange at the annual meeting at the summer home of T. V. Smelker, member of the exchange. Other officers selected are: vice-president, C. L. Little; treasurer, R. A. Morris, and secretary, Wilhemine B. Sheffield. In addition to the officers the board of directors consists of R. C. Greeves and C. D. Hodgson.

**National Board** executive committee to meet June 27 to select chairman and outline year's work. **Page 2**

**President E. J. Cole** of the National Association of Insurance Agents gave a talk on "Circumventing Principles" before the North Carolina association at Raleigh. **Page 3**

**Joseph L. Leffson**, vice-president of the Merchants Fire of New York, is dead. **Page 12**

Important accident and health legal questions discussed at Health & Accident Underwriters Conference meeting. **Page 26**

**Health & Accident Underwriters Conference** holds annual meeting in Detroit. **Page 25**

**Occupational disease conference** to be held June 20-21 in New York. **Page 27**

**Increased A. & H. sales**, lower loss ratios, better spread of risk, predicted by Employers Liability man as after-effects of depression. **Page 27**

Program for the annual meeting of the **Virginia Association of Insurance Agents** at Roanoke is announced **Page 4**

**National Bureau of Casualty & Surety Underwriters** held conference with general and local agents over **workmen's compensation problems**. **Page 25**



## Ketcham to Check on Non-Residents

Full Records on Indirect Business Must Be Kept in Michigan

### SET 15 PERCENT LIMIT

District Meeting Held by Agents at Muskegon—Tuttle and Schofield Talk

MUSKEGON, MICH., June 12.—A new insurance department regulation designed to protect local agents in the state against the competition of unlicensed non-resident agents was announced by Commissioner John C. Ketcham at a meeting of the fifth district of the Michigan Association of Insurance Agents here with Martin Mullally, vice-president of the Campeau, Mullally & Meier agency, Muskegon, and member of the governing committee for the district, presiding.

Commissioner Ketcham ruled that hereafter all agents and branch and district managers in the state will be required to keep full records of all transactions where they sign policies for non-resident agents and that these records must be preserved and kept available for inspection by the insurance department. Officers of the Michigan association had previously urged the commissioner to make a ruling along this line to check the constantly increasing inroads made into business that legitimately belongs to Michigan agents by unlicensed non-resident agencies, particularly certain large New York and Chicago firms.

#### Endorses 15 Percent Limit

Commissioner Ketcham also gave his endorsement to a ruling originally made six years ago by the late Charles D. Livingston while he was commissioner, which prohibits any Michigan agency or agency operating in Michigan from having more than 15 percent of the business on its books of the direct or indirect controlled type. This ruling, which in the past has proved very effective in maintaining a high ethical standard in the Michigan field and has aided in eliminating agencies established solely or largely to place specific lines of insurance so the insurers could get the agency commission on the business, was hailed with delight by the association, too.

C. R. Tuttle, Chicago, western manager for the North America group, spurred the separation movement by a vigorous address which was covered in last week's NATIONAL UNDERWRITER. E. J. Schofield, vice-president of the C. E. Rickard Advertising Agency of Detroit, spoke.

A large share of the meeting of the governing committee which preceded the general meeting, with President J. Alfred Grow, vice-president of the Homer Warren & Company agency in Detroit, presiding, was devoted to a discussion of the non-resident agency problem, which the members feel has become acute in Michigan.

The governing committee accepted the invitation of the Petoskey board to hold the annual convention Sept. 30 to Oct. 1 in that city.

#### Peoria Agents Heard Address

Field men and agents from near by towns met with the Peoria, Ill., Insurance Agents Association in Peoria Tuesday evening and heard Will S. Ellis of the Royal-Liverpool group talk on mutual competition.

## Merchants, Ind., Replies to Charge of Discrimination

### FILES ADDITIONAL BRIEFS

Defends Justice of the Installment Payment Plan Against Attack of Ohio Authorities

In the case of the Merchants Fire of Indiana against Superintendent Bowen of Ohio filed in the Ohio supreme court additional briefs have been filed since the argument discussing the question of installment collection of term rates on fire insurance.

The reply brief of the Merchants Fire states that the entire case of the insurance department rests upon the "dogmatic assertion that the Merchants' installment plan is not uniform, illustrated by hypothetical statements at variance with the facts."

#### Pushes Installment Plan

Pointing out that the insurance department repeatedly states that the Merchants pushes its one year advance payment policies and only offers its installment contract on large policies to meet competition, the Merchants Fire declares that this statement is not merely unsupported by the record but is untrue. The Merchants, according to the brief, pushes its installment plan and 80 percent of its business is written upon this plan, although its other policies are available to every prospect. The Merchants offered in open court to write nothing but installment policies on risks eligible to term insurance, thereby eliminating one year policies and advance payment term policies on property eligible to term insurance.

The company states it is "utterly immaterial" from a practical and business standpoint, whether it issues one year policies and advance payment term policies on term risks or not.

#### Supplemental Brief Filed

Paul R. Gingher, on behalf of the insurance department, filed a supplemental brief giving illustrations of the claimed lack of uniformity of "the so-called term policies" of the Merchants and stating that under the short rate cancellation provision the company had no right to collect the short rate on a canceled term policy so as to make the charge for the short term the same as the charge for an original policy of the same term, and stating that:

"Under this company's plan it is possible for risks in the same classification to be insured for the same period of time, at a different premium, which is not only contrary to law but to good conscience."

#### Cites Dividend Feature

On this question the Merchants Fire made six points. Among other things, the company stated that as a practical matter, a five year policy is different from and better than a one year policy, far more valuable to the company and the fact that every five year term policy, whether payable in advance or in installments, may be canceled by either party under certain conditions, does not change its character legally or practically.

The insurance department argued that commutation of the term premium was illegal and was discriminatory because, although short rate cancellation is to be applied, the company does not have money of the assured out of which to retain the short term rate, under the installment plan.

This argument does not take account of the 20 percent dividend plan of the Merchants Fire, the company states. Because of these dividends, the policies cost the assured for a given period exactly the same amount, whether he purchases one year policies or advance payment term policies except for the

## On the Circuit



SIDNEY O. SMITH, Gainesville, Ga.

Sidney O. Smith of Gainesville, Ga., member of the executive committee of the National Association of Insurance Agents, will represent the national body at the annual meeting of the Mississippi Association of Insurance Agents at Gulfport next week. He has already appeared at the annual meetings of the Arkansas and Alabama associations. Mr. Smith is one of the most useful members of the national cabinet.

## Soon to Act on Plan to Merge 6 Canadian Bodies

The proposal to consolidate six Canadian tariff organizations into the Eastern Canada Underwriters Association and then to invoke rigid separation rules applying to all classes of business will be considered at the time of the annual meeting of the Canadian Fire Underwriters Association at Murray Bay, Quebec, June 20-22. At the same time the Canadian Casualty Underwriters Association and the Canadian Automobile Underwriters Association will hold forth to act on the proposal. In addition the New Brunswick, Nova Scotia and Prince Edward Island Boards of Fire Underwriters will be merged into the new organization if the proposal is adopted.

There would be a fire, casualty and automobile branch of the new enlarged body. The fire branch would have jurisdiction over Ontario, Quebec, New Brunswick, Nova Scotia and Prince Edward Island, while the casualty and automobile branches would have jurisdiction over Newfoundland as well.

A member of the new organization and its agents would be prohibited from placing any class of insurance with any concern that is not a member nor could it reinsure in an outside market. There would be an executive committee of 14 for each branch.

Another proposal that will be taken up later is to organize local associations of agents, representing tariff companies, with the requirement that member companies require their agents to join such association.

#### Pass Model Arson Law

Five states adopted the model arson law at this legislative session: Kansas, Nebraska, Vermont, West Virginia and Wyoming. There are now 38 states that have this statute.

H. W. Usher & Co., Grand Rapids, Mich., has been incorporated by H. W. Eunice and Clare Usher.

difference between one year rates and term rates, "which difference is inherent in the rate structure prescribed by the bureau."

## Finance Subject Treated by Cole

President National Association of Insurance Agents Hits Nail Hard

### POINTS OUT THE DANGER

Declares Local People Should Be Protected in Competition With the Large Institutions

At the annual meeting of the North Carolina Association of Insurance Agents at Raleigh, President E. J. Cole of the National Association of Insurance Agents called attention to the transitory stage through which general business is passing, stating that insurance should recognize its own faults and apply the necessary remedy to improve standards of efficiency and service. He devoted most of his talk to a consideration of the inroads made by large premium finance companies. Mr. Cole said that public confidence is impaired when there is lack of uniformity or discrimination among insurance companies and agents. When unfair competition and improper practices weaken the confidence and respect of the public, the matter becomes serious. He criticized agents and companies that flaunt their own rules, cut corners through rate deviations and other means and try to circumvent the decent standards of practices, which in the last analysis undermines public confidence. While changes will always be necessary they should be done and come about through organized effort.

#### Work of National Finance Companies

Mr. Cole said that one of the mischievous questions before the agents involves the circumvention of a long established principle of the National Association of Insurance Agents, being found in the operation of national finance companies. Many of these great institutions deal with automobile manufacturers and their dealers, in furnishing money to people with which to buy automobiles and then negotiate insurance contracts with insurance companies covering these sales. During the time of prosperity, President Cole declared, these finance companies grew to gigantic proportions and so the depression has not had much effect on them.

#### Underwriters Association Rules

The National Automobile Underwriters Association revised its rules dealing with finance accounts. It classifies finance companies in three divisions, minor, major and local. The major ones constitute the large body of automobile financing. The rules declare that while insurance companies may pay any amount of commissions they desire to these finance companies for an account, they strictly prohibit the payment to local agents of any over writing or counter signing commission in excess of 2½ percent. He said that it seemed to him that all companies subscribing to the rules of the National Automobile Underwriters Association are clearly circumventing the overhead writing principle of the National Association of Insurance Agents. Mr. Cole asserted that the going commission on automobile business is about 25 percent. He has been reliably informed that in order to secure the insurance of these major finance accounts it has been necessary for companies to pay the finance company or one of its subsidiaries or to its agents, commissions considerably in excess of the 2½ percent.

(CONTINUED ON LAST PAGE)

## Commissioner Boney Feted by His Insurance Friends

### HIGH HONOR PAID OFFICIAL

Many Prominent in the Business Journeyed to Raleigh to Participate in the Function

There was a representative gathering of insurance people last week at Raleigh, N. C., at the time of the annual meeting of the North Carolina Association of Insurance Agents to honor Insurance Commissioner Dan C. Boney, who is president of the National Convention of Insurance Commissioners. The affair was gotten up by the North Carolina insurance interests as a tribute to their popular and efficient commissioner.

#### Commissioners Present

McAllister Carson of Charlotte, president North Carolina Association of Insurance Agents, opened the dinner program, introducing five of the visiting commissioners, C. W. Moose of Nebraska; McKay Reed, Kentucky; Sam B. King, South Carolina; George A. Bowles of Virginia, and Harlan Justice of West Virginia. Col. Walker Taylor of Wilmington acted as toastmaster. He is the tall sycamore of North Carolina and has long been regarded as one of the foremost leaders of the state. He read a letter from the North Carolina governor in which high tribute was paid to Commissioner Boney. Commissioner F. N. Julian of Alabama was the first speaker. "Uncle Frank" made the statement that Commissioner Boney had stated that he would accept reelection of presidency of the Insurance Commissioners Convention and it is a foregone conclusion that he will be retained.

Paul L. Haid of New York, president of the Insurance Executives Association, represented the fire companies. C. G. Taylor, Jr., vice-president of the Metropolitan Life, was chosen as the representative of the life companies. E. J. Cole of Fall River, Mass., president National Association of Insurance Agents, brought greetings from his organization. W. F. Dunbar of Atlanta, manager of the Southeastern Underwriters Association, came from its annual meeting at Hot Springs, Va., to pay homage to Commissioner Boney.

Stacey W. Wade, secretary of state of North Carolina, and former insurance commissioner, was introduced. F. Robertson Jones, general manager Association of Casualty & Surety Executives, was chosen to represent his group. E.

(CONTINUED ON PAGE 36)

## Missouri Field Men's Rally

Annual Meetings of the Two Field Organizations Were Held at an Ozarks Resort

Ed Kiestler, state agent of the Kansas City Fire & Marine at St. Louis, was elected president of the Missouri Fire Underwriters Association at its annual meeting at Pla-port on the Lake of the Ozarks. R. O. Beistle, National of Hartford was elected vice-president. Otto A. Ramseyer, North America, was reelected secretary.

Three new members were elected to the executive committee—Godfrey Giersberg, London Assurance, and George Seibold, America Fore for two years, and Guy Dixon, Great American, Kansas City, one year. John Deiber, Hartford, Kansas City, and C. H. Mahn, Springfield Fire & Marine are holdovers.

To the grievance committee were elected the following: F. B. White, Royal Exchange; Earl Thomas, Home, C. P. McCaffey, Home; T. O. Nuckles, Springfield Fire & Marine, and Paul Smuck, America Fore.

John Chickering, agency superintendent at Chicago for the Sun of London, was a guest.

## Virginia Local Agents Program Is Announced

James J. Izard of Roanoke, Va., president of the Virginia Association of Insurance Agents, announces the program for the annual meeting to be held at the Cavalier Hotel, Virginia Beach, June 21-22. The program is as follows:

#### Friday, June 21

Address of Welcome.  
Response.

Reports: Donald C. Hancock, Chairman, Executive Committee; J. Davis Ewell, Chairman, Public Relations Committee; E. W. Barger, Chairman, Membership Committee; H. Pat Horton, Chairman, Conservation Committee.

Address and open discussion, Wholesale Insurance and Non-stock Competition, W. Owen Wilson, Richmond, Va.

Address, Legislative Problems for Ensuing Year, Charles J. Duke, Williamsburg, Va.

#### Afternoon Session

Report: Frank S. Blanton, Secretary-Treasurer.

Address and open discussion, Mutual Competition as it Effects the Local Agent, C. W. Johnson, North America, Philadelphia.

Address and open discussion, Reclaiming the Automobile Finance Business, Bernard P. Carter, Richmond, Va.

Open Forum.  
Banquet.

#### Saturday, June 22

Welcome to guests of Virginia Association of Insurance Agents.  
Greetings from Field Club.

Address, Challenge to the Agents, Walter H. Bennett, Secretary, National Association of Insurance Agents, New York City.

Address, Dan C. Boney, President National Convention of Insurance Commissioners, Raleigh, N. C.

Reports: Resolutions Committee, Nominating Committee.

## Northwest Ohio Mutual Meet

Representatives of the Michigan and Ohio Insurance Departments Were Guests of Honor

Louis H. Kreiter, deputy superintendent of insurance of Ohio, was the guest speaker at the June dinner of the Mutual Fire & Casualty Association of Northwestern Ohio, held at Toledo. He discussed the various new laws pertaining to insurance which have just been passed by the Ohio legislature.

The meeting which was attended by about 50 representatives of mutual companies was also addressed by Ralph M. Wade, deputy commissioner of insurance for Michigan; W. A. Robinson, actuary of the Ohio department; R. M. Morris, head of the license division of the Michigan department; Joseph Reault, examiner for the Michigan department; R. H. Campbell, a director of the Lumbermen's Mutual of Mansfield and Edward Frampton, superintendent of agents for the company.

Victor H. Sage, president of the northwestern Ohio chapter, presided. The executive committee will hold a meeting of the group being scheduled for July 8.

## John Earls Undergoes Operation

John V. Earls, son of William A. Earls of the Earls-Blain Company of Cincinnati, who is connected with the home office of the National Surety in New York, was stricken with appendicitis last week and was operated on in a Cincinnati hospital last Thursday. He is now doing nicely.

ent at Chicago for the Sun of London, was a guest.

The Missouri Fire Prevention Association, at Pla-port, elected R. E. DeHaven, Hartford, president. Andy Nelson, North America, was named vice-president, and J. Burr Taylor, Western Actuarial Bureau was reelected secretary.

## New England Associations Announce Their Program

### TO MEET AT DIXVILLE NOTCH

President E. J. Cole of the National Association of Insurance Agents Will Be Chief Speaker

C. W. Varney of Rochester, N. H., chairman of the program committee for the annual convention of the New England Associations of Insurance Agents, to be held at the Balsams, Dixville Notch, N. H., July 8-10, has announced the schedule of exercises as follows:

#### July 8

4:00 p. m.—Meeting of New England Advisory Board.

7:00 p. m.—Get-together Dinner, Fred R. Smith, Haverhill, Mass., Chairman, Presiding.

Greeting from National Association of Insurance Agents, Edwin J. Cole, President.

After Dinner Talks by John E. Sullivan, New Hampshire Insurance Commissioner; Carl P. Dennett, Chairman National Economy League.

#### July 9

Call to Order—Invocation.

Singing "America."

Greetings from the New Hampshire Association of Insurance Agents, A. B. White, Keene, President.

Response, Fred R. Smith, Chairman. Annual Address of the Chairman, Fred R. Smith, Haverhill, Mass.

Report of the Secretary-Treasurer, Warren S. Shaw.

Address, Edwin J. Cole, President of the National Association of Insurance Agents.

Address, Follett L. Greeno, Rochester, N. Y., President of the New York State Association.

"Sales Skit," Sponsored by Springfield Fire & Marine.

#### Afternoon

2:15 p. m.—Golf Tournament, Fly Casting, Trap Shooting, Bowling and other sports.

2:30 p. m.—Bridge Party in hotel parlors.

7:00 p. m.—Informal Dinner.

8:00-9:00 p. m.—Concert in the lobby. Awarding of prizes.

Midnight—Dancing.

#### July 10

Opening period—orchestra.

Call to Order.

General Open Discussion.

The following is a list of suggested subjects for discussion, but other subjects may be offered from the floor:

1. Is an insurance agent a salesman only?
2. Automobile comprehensive endorsement, yes or no?
3. Washington Service Office.
4. Home Owners' Loan Corporation.
5. Pro-rata cancellation.
6. Company brokerage departments.
7. Cigarette and smudge claims.
8. Countersigning of policies by Special Agents.
9. Agency advertising.
10. Independent adjusters acting for assured.
11. Membership in state association.
12. Workmen's compensation.
13. Simplified insurance forms.
14. Premium collections and financing.
15. Loss adjustments—Bureau or what?
16. More local boards?
17. Debate: "Agency-Company relationship," between Charles C. Hewitt and Alpheus B. White, agents, and Ralph G. Hinkley, American of Newark, and A. J. Murphy, Security of New Haven, for the companies.

## Mullican Joins North America

Charles N. Mullican, Jr., engineer for the Kentucky Actuarial Bureau, has resigned to join the western department office of the North America in Chicago in the engineering division. He will be married June 18 to Miss Dorothy Chescheir, daughter of A. S. Chescheir of Pewee Valley.

F. P. Spear of Spear & Shearer, Bay City, Mich., one of the oldest agents in point of continuous service, died suddenly. He was 78 years old and had been in insurance for 54 years.

## Cincinnati Agency Is in Hands of Receiver

CINCINNATI, June 12.—Judge Ryan in the common pleas court at Cincinnati appointed a receiver for the Jack C. Sharp Insurance Agency, following closely the issuance of a temporary injunction restraining the agency from doing business. The suit was filed by A. A. Benesch, state director of commerce. The petition charges that the agency operated without a license from the division of securities, violating the state securities act through the issuance of coupon notes secured by real estate mortgages, and published a false financial statement incorrectly listing its assets and liabilities.

Jack C. Sharp, president of the agency, attempted to organize the Ohio Mutual Fire & Automobile a short time ago, but the plans fell through. During the hearing, H. F. Shifflette, examiner in the Ohio department of securities, explained to the court that the agency has \$371,600 outstanding in "mortgage notes" which are now believed to be scattered throughout more than a dozen states, excluding Ohio, in \$100, \$500 and \$1,000 denominations which are in the hands of 201, 163 and 271 persons, respectively. The Ohio department has started proceedings to liquidate the Ohio Mutual Fire & Automobile.

Mr. Sharp has been in the insurance business in Cincinnati over 15 years. He is no longer connected with the Tower Mutual of Cincinnati, for which he assembled some mortgages when that company was rehabilitated.

## Go with the Travelers

Shawley O'Connell, son of A. M. O'Connell, Indiana special agent of the Northern Assurance, has made a connection with the Travelers Fire and will report July 1 to the Detroit office where he will take training for fire counterman. Carl H. Judin, branch office supervisor from the home office, was in Indianapolis and made the appointment. Mr. Judin has also engaged William Eugene Young of Salem, O., to report to the Indianapolis office July 15 as casualty counterman. Mr. Young's father and grandfather have both represented the Travelers in Salem.

## Stiver Replaces Feeney

Al G. Feeney has been replaced by Donald Stiver of Goshen, Ind., as Indiana state director of public safety, included in which office is that of state fire marshal.

## St. Paul to Sue New York

NEW YORK, June 12.—Under the terms of a statute enacted by the New York legislature in 1892, holding a city or county responsible for damage caused through mob violence, the St. Paul Fire & Marine, has filed notice of intention to bring action against either the city of New York or its mayor for loss suffered by a policyholder in the Harlem riot last March 19. The company issued a jewelers block policy on an establishment on 7th avenue and 125th street, the windows of which were smashed and valuables taken by rioters.

## Declares Anniversary Dividend

In addition to the regular dividend of 50 cents a share, the Hartford Fire has declared a special dividend of like amount, both payable July 1. The special dividend is commemorative of the 125th anniversary of the company's founding.

## Increase London's Capital

The authorized capital of the London Assurance was increased from £2,000,000 to £3,000,000 at a special meeting of its board.

The Fordyce, Ark., Insurance Exchange has been organized with J. A. Abernathy president.





From the original  
engraving on the  
first policy issued  
by the Ætna  
August 17, 1819

## *An Invitation to the Insurance Fraternity*

THREE hundred years ago the first English colonists settled on the banks of the Connecticut River. This historic event is now being commemorated throughout the state.

Governor Cross has extended to all a general invitation to visit Connecticut this summer and fall. Descendants of old Connecticut families and others whose associations are linked in any way with its history or industries are particularly urged

to come. Hartford, being the home of forty-four insurance companies, is preparing to welcome thousands of insurance men.

The Ætna Insurance Company, both a pioneer and a leader in making the capital of Connecticut also an insurance and financial capital, extends a special invitation to the insurance fraternity to visit its home office, No. 670 Main Street, Hartford, during the Tercentenary Celebration.

*In the directors' room we have set up an exhibit of rare old documents and relics from our archives dating back to 1819 and having to do with the early annals of fire insurance in America. The exhibit will be open to the public from June 1, to October 10, every business day from 9 A. M. to 4 P. M.*

### THE ÆTNA FIRE GROUP · HARTFORD, CONN.

ÆTNA INSURANCE COMPANY · THE WORLD FIRE & MARINE INSURANCE CO.  
THE CENTURY INDEMNITY COMPANY · PIEDMONT FIRE INSURANCE CO.

NEW YORK

CHICAGO

SAN FRANCISCO

CHARLOTTE, N. C.



# Indemnity Insurance Company of North America

PHILADELPHIA

CAPITAL \$1,000,000

*Casualty  
Fidelity  
Surety*

Unquestioned Financial Stability

Unique, Convenient Policies

Complete, Efficient Service

All Modern Coverages

*Combination Automobile Policy, Combination  
Residence Policy and Complete Golfer's Policy  
issued jointly with allied fire companies.*

## As SEEN FROM CHICAGO

### CULLISON'S DAUGHTER IS WED

James B. Cullison, Jr., Chicago, manager of the Rain & Hail Insurance Bureau, and Mrs. Cullison announce the marriage of their daughter, Margaret Louise, to Charles Homer Nave, Jr. Mr. and Mrs. Cullison reside in Evanston, where the ceremony was held. Rev. M. J. Rogers, assistant pastor of the First Congregational Church there, read the service.

Mr. Nave is the son of Mr. and Mrs. C. H. Nave of Oak Park, Ill. The new bridal pair will reside in Oak Park.

\* \* \*

### STAFFORD VISITS IN NORTH

John F. Stafford, retired western manager for the Sun of England group, who now lives at Babson Park, Fla., has migrated northward for the summer season and will spend the next four months in Chicago, Minneapolis and other favorite seaports. He and Mrs. Stafford have established themselves in their old quarters at the Whitehall hotel, 105 East Delaware place, Chicago. Mr. Stafford will be available for consultation as to the best means of solving the most intricate problems of the insurance business. He promises to keep on tap a large assortment of advice.

\* \* \*

### PALMER TO GIVE ADDRESSES

Ernest Palmer, Illinois director of insurance will attend the commencement exercises of Northwestern University at Evanston, Ill., next Saturday and will speak at the alumni dinner. He will remain over and give an address before the Illinois Fraternal Congress in Chicago, June 17.

Mr. Palmer will preside next Saturday evening as toastmaster at the alumni dinner of Lake Forest, Ill., Academy where he graduated.

\* \* \*

### TILMAN HEADS ADJUSTERS

Gale Tilman, automobile superintendent Western Adjustment, was elected president of the Adjusters Association of Chicago at the annual meeting. Other new officers are: Vice-president, N. J. Tierney, adjuster Wagner & Glidden; secretary, L. M. Gundel, independent adjuster, and treasurer, F. H. Krause, Frank L. Erion & Co. The association's title was changed from that of Automobile Adjusters Association of Chicago at the last meeting, since when membership has increased more than 80 percent. The association from a membership standpoint now represents fire, automobile and all special lines except casualty. The annual golf outing will be held June 27 at the Elmhurst Country Club.

\* \* \*

### MUTUAL TAX CASES CLOSED

The circuit court of Cook county, Ill., this week entered judgments totaling \$8,302 for 1932 net receipt taxes against 24 non-Illinois mutual fire companies on account of premium collections within Cook county. Some time ago the United States Supreme Court decided that the net receipts of mutual companies were taxable under the Illinois law and laid down the basis on which tax should be assessed. In accordance with that decision the cases against the mutual companies are being closed out and settled.

\* \* \*

### AGENCY IN ANNUAL OUTING

Waidner, Power, Zweig & Lasch, Chicago agency, held its annual outing for office brokers and a number of managers and other guests at the Illinois Country Club. Blind bogey was played in the morning and an 18-hole tournament in the afternoon. Among managers attending were George H. Bell, western manager National of Hartford; E. J. Schoen, manager Atlas; George C. Peterson, Chicago branch manager Royal. W. M. Frink, general agent Norwich Union in New York, was

a guest. W. N. Waidner was toastmaster.

\* \* \*

### OIL ASSOCIATION TO MOVE

The Oil Association, which for two years has had offices on the 21st floor of the south Insurance Exchange building, is to move about July 1 to new quarters on the same floor of the section in the southwest corner. This is immediately over the old quarters formerly occupied for a number of years. The new room number will be A-2117. Manager H. M. Carmichael is making the move for the sake of better arrangement.

\* \* \*

### A. G. HANSEN IN NEW POST

Arnold G. Hansen has been appointed assistant to E. Strecker, manager of the fire insurance department in the Chicago branch of the Aetna Casualty, taking the place of W. E. Quinby, who joined the Millers National. Mr. Hansen has been a broker about two years. For a time he was Cook county special agent for the National Union and before that Cook county special agent for the Automobile of Hartford.

\* \* \*

### BRODERICK NAMES UNDERWRITERS

Lawrence Beale and W. A. Coan have been appointed underwriters for the John Broderick & Son agency of Chicago. For 13 years Mr. Beale has been a fire underwriter of Chicago. Mr. Coan is well known as a casualty underwriter of that city, formerly having been connected with the Fidelity & Deposit.

## Canadian Agenda Now Given

**Annual Meeting of the Canadian Insurance Superintendents Will Be Held in Winnipeg**

The annual meeting of the Association of Superintendents of Insurance of the Provinces of Canada will be held at the Fort Garry hotel, Winnipeg, Man., Sept. 3-6. R. P. Hartley of New Brunswick is president. The agenda is as follows:

Fire insurance: Consideration of report of standing committee on fire insurance legislation (Saskatchewan, New Brunswick and British Columbia) respecting proposed amendments to uniform fire insurance act. Attention is directed to the "Proceedings" of the 1934 conference and particularly to the statements of counsel representing the various interests included at pages 26 to 61 inclusive.

Automobile insurance: Review of 1935 legislation embodying uniform amendments to the uniform automobile insurance act adopted by all provinces except Quebec; consideration of report of select committee on general revision (Alberta, Manitoba and Ontario).

Definition and Interpretation of Underwriting Powers of Fire, Marine and Casualty Underwriters: Review of 1935 legislation; consideration of proposed agreement among underwriters submitted to 1934 conference.

Credit and free insurance evils: Consideration of report of special committee (Quebec and Ontario) and, particularly, quarterly returns of agents' balances.

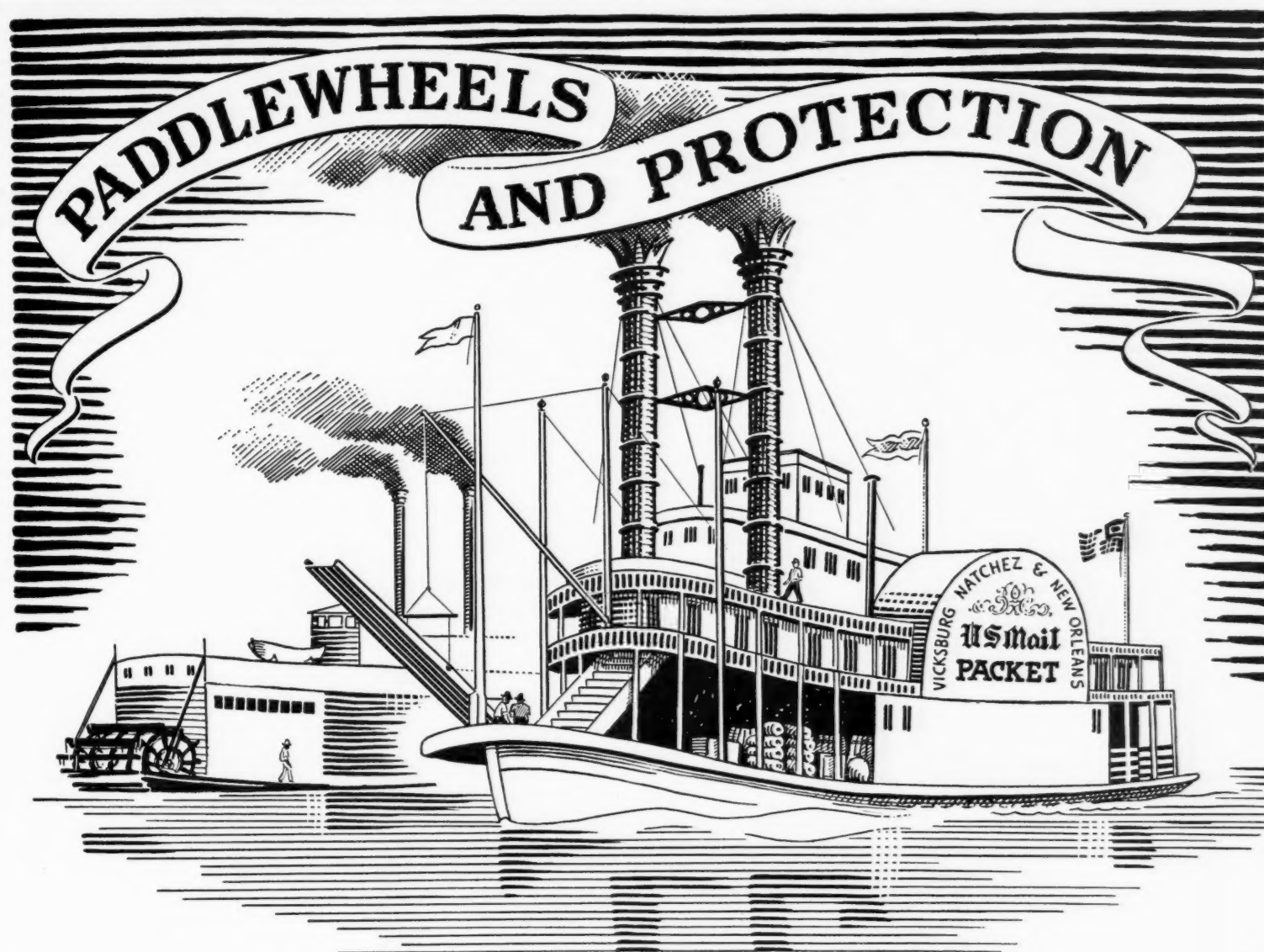
The **Harmeler Agency** has been incorporated at Cambridge, Ind., by H. A. Harmeler, I. J. L. Harmeler and H. R. Foss.

### WILL BUY AN INTEREST

Wanted to purchase an interest in an aggressive local agency within a radius of 500 miles of Chicago by an experienced fire insurance man with some knowledge of casualty insurance.

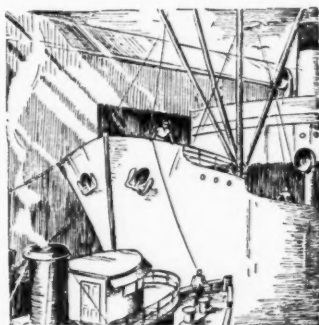
ADDRESS B-83, NATIONAL UNDERWRITER





When Companies of the Royal-Liverpool Groups first began serving the insuring public the city of New Orleans, with its hand on the pulse of the great Mississippi River system, was as foreign to Eastern America as Paris, France. Indeed, this so-called "Paris of the South" was, until the advent of steamboating, much less accessible than the European city.

Like the steamboat which brought transportation and commerce to this vast central domain, Royal-Liverpool Companies pioneered in bringing to it the security of insurance protection so vitally important to permanent progress.



The Liverpool & London & Globe Insurance Company Limited established what is now the oldest insurance office in New Orleans. Royal-Liverpool protection followed the paddlewheels of the packets to the farthest reaches of the rivers.

Famed steamboat ports of call—Natchez, Vicksburg, Memphis, Cairo, St. Louis, Dubuque, LaCrosse, St. Paul, on the Mississippi; Louisville, Cincinnati, Pittsburgh, on the Ohio; Kansas City, Omaha, Pierre, on the Missouri are only part of a long roster of American cities where Royal-Liverpool Companies pioneered sound insurance to the American people.

SPANNING THE YEARS WITH

# ROYAL-LIVERPOOL GROUPS

ONE HUNDRED FIFTY WILLIAM STREET, NEW YORK, N. Y.

AMERICAN & FOREIGN INSURANCE COMPANY • BRITISH & FOREIGN MARINE INSURANCE COMPANY, LTD. • CAPITAL FIRE INSURANCE COMPANY OF CALIFORNIA  
THE LIVERPOOL & LONDON & GLOBE INSURANCE CO. LTD. • THAMES & MERSEY MARINE INSURANCE COMPANY, LTD. • QUEEN INSURANCE COMPANY OF AMERICA  
FEDERAL UNION INSURANCE COMPANY • THE NEWARK FIRE INSURANCE COMPANY • ROYAL INSURANCE COMPANY, LTD. • STAR INSURANCE COMPANY OF AMERICA

## VIEWED FROM NEW YORK

By GEORGE A. WATSON

### OPENING BRANCH OFFICES

The Pearl Assurance group is adopting the policy of establishing branch offices in the main centers. Branches have been put in operation in Philadelphia, Indianapolis, Pittsburgh and other cities. It is understood that Chicago is now under consideration and that a branch will be opened there in due season.

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### BLUE GOOSE PARTY JUNE 20

The annual election of officers of the New York City Blue Goose will be held at the last meeting of the season the evening of June 20.

\*\*\*

### HOLC HARTFORD OFFICE

The Home Owners Loan Corporation has now sent to all the companies in the Stock Company Association a list giving the percentage of participation of each one in the pool. Col. Joseph Button, former Virginia insurance commissioner, who has been appointed manager, is designated as the attorney to bind each member in its participation. Colonel Button has opened an office in

the Phoenix Bank building, 803 Main street, Hartford, for the association. It is stated that a branch will be opened by the association in each city where the HOLC has a regional office. A preliminary assessment of \$300,000 has been made on the members to run the organization until it becomes self-supporting. In addition to the regular companies, the underwriters agencies also participate.

The larger participants are the Aetna, 2.9649; Agricultural, 1.3103; American, 2.5796; Automobile, 1.7382; Concordia, 1.1812; Connecticut, 1.2667; Continental, 2.7334; Fidelity-Phenix, 2.0326; Fire Association, 1.2244; Fireman's Fund, 1.7733; Firemen's 2.92; Franklin, 1.1843; Glens Falls, 1.8137; Great American, 2.1061; Hartford Fire, 4.6148; Home of New York, 4.9305; North America, 2.1514; Milwaukee Mechanics, 1.9527; National of Hartford, 2.5095; National Liberty, 2.4929; National Union, 1.2010; New Hampshire Fire, 1.1085; New York Underwriters, 1.4167; Niagara Fire, 1.5033; North River, 1.2027; Phoenix of Hartford, 1.5249; Providence Washing-

ton, 1.0046; St. Paul F. & M., 1.7663; Security, N. H., 1.2145; Springfield F. & M., 2.1755; Travelers, 2.1803; United States Fire, 2.3219; Westchester Fire, 1.1786.

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### W. J. GRIER IS HEARD

W. J. Grier, eastern manager of the Fire Companies Adjustment Bureau, addressed the meeting of the Nassau County Association of Local Agents at Hempstead, L. I., Wednesday of this week. He discussed fire loss adjustments with emphasis on mortgage clauses.

\*\*\*

### TO PASS ON RECOMMENDATIONS

That the governing committee of the Interstate Underwriters Board when it next meets will approve the recommendations assented to by its special committee recently in conference with representatives of the National Association of Insurance Agents, is regarded as a foregone conclusion. As a matter of fact, the I. U. B. has been conforming to several of the suggested propositions for a considerable time, and hence no change in its methods will be required.

\*\*\*

### SUGGEST NEW PRO RATA PLAN

The special committee of the New York Fire Insurance Exchange named

almost a year ago to deal with the pro rata reduction feature has recommended to a meeting this week that section 15, which forbids the outright pro rata cancellation of policies at the request of the assured be stricken from the agreement. A new rule is to be inserted to provide for the pro rata reduction of the amount of insurance.

## New England Exchange Has Made Changes in Rules

BOSTON, June 12.—Pro rata reduction of insurance on stock and merchandise of fluctuating value, not to exceed 50 percent of the maximum amount of the policy, is to be permitted under a new rule of the New England Insurance Exchange. The maximum amount is held to be the largest amount covering stock at any time during the life of the policy.

Recent action of the state legislature endorsing the "six-point supplemental" contract building, aircraft and motor vehicle damage will make it possible to issue such contracts after Aug. 1. Previous to that date the supplemental contract may be issued provided the two sections referring to aircraft and motor vehicle damage be voided and the rates as provided by rule be used. The rule, "3 A," has been recorded so that the supplemental contract may be made to apply to any or all items of the fire policy.

Manual revisions announced provide that rule 28, dealing with floaters is changed to require floating insurance be written only under a specific rate for the individual account, except for the named classes of property for which class floaters have been promulgated.

The single state reporting form has been changed to include whiskey, alcohol, spirits, etc. in (c 1) of 31 A and section (c 2) is modified to permit coverage on stock in any lumber yard in connection with the lumber industry. With few exceptions stock in a lumber yard on the same premises with any manufacturing risk, will not be covered. The single state reporting form B has been changed to include wineries under rule 31 B.

## Use of "K. C. Notes" Sustained in California Court Ruling

Use of "K. C. notes" in handling reinsurance has been sustained in a recent California decision in the case of Globe & Rutgers vs. the Liberty Bell, Guardian Fire and American Equitable, in favor of the Globe & Rutgers. The case grew out of a loss at Tracy, Calif. The Globe & Rutgers had insured the line and had taken "keep covered" notes from several companies, including the Liberty Bell.

A loss occurred 35 days after the expiration of the former policies, and before the Globe & Rutgers had arranged for reinsurance. What complicated the case was that on a loss previous to the one sued on, and within the period of the K. C. notes, the Globe & Rutgers made no call on the defendant companies.

The judgment in favor of the Globe & Rutgers determined, according to the attorneys, that the K. C. notes constituted valid automatic and immediate reinsurance protection for the period specified by its terms, which in this instance was 60 days.

Fred A. Gregory, 81 years old, a pioneer local agent in Indianapolis, died recently in Los Angeles, Cal. In 1884 Mr. Gregory formed a partnership with the late John J. Appel and organized Gregory & Appel. Mr. Appel and his son, Fred G. Appel, later acquired Mr. Gregory's interest but his name was retained in the firm.

The agency of O. F. Pilcher, McArthur, O., who was killed in an automobile accident May 23, has been taken over by his sons, L. W. and J. O. Pilcher, and will be known as Pilcher Brothers.

### ONE MINUTE TALKS WITH AGENTS—No. 3

## DON'T BE A QUITTER

Maybe you're not and maybe you are. But it is a fact that most of us couldn't rightly deny if we were truthful with ourselves. To make progress, facts must be faced, so, sometime in the privacy of your room, take out the magnifying glass and the acid and examine for weak spots . . . for signs of "quitteritis" in your selling. If symptoms are found, honestly admit it . . . then start to fight.

There is an easy way to check up. Compare your work to your play, or to any topnotcher in sports. You've noticed how they fight, fight, fight . . . never giving up . . . always trying. That's why they are topnotchers . . . that is why you admire them so much . . . because they are not quitters. So look in the glass, analyze yourself, see if you work like you play, never giving up, fighting to the end, to win.

Many agents have also put the magnifying glass on the GENERAL AMERICA COMPANIES and found many things that appeal to them. May we place the facts before you?

*W. J. Grier*  
PRESIDENT.



GENERAL INSURANCE COMPANY OF AMERICA  
GENERAL CASUALTY COMPANY OF AMERICA  
FIRST NATIONAL INSURANCE COMPANY OF AMERICA

SEATTLE

E. E. Cole, Jr., Manager,  
Eastern U. S. Department  
116 John Street, New York

C. W. Davis  
Superintendent of Agents,  
200 North Broadway, St. Louis, Mo.





## COMPREHENSIVE AUTOMOBILE POLICY

(Comprehensive: Large in scope;  
inclusive; broad.  
Standard Dictionary Definition.)

ALERT agents and brokers are selling Comprehensive (all risk) Automobile Policies. It is the most satisfactory automobile coverage for agents and their clients.

Combination policies with the U. S. F. & G. are also available to protect motorists against every hazard of ownership. Nation-wide Service.

# F. & G. FIRE

FIDELITY AND GUARANTY FIRE CORPORATION

*affiliated with*

## U. S. F. & G.

UNITED STATES FIDELITY AND GUARANTY COMPANY

*Home Offices: BALTIMORE*

*"Consult your Agent or Broker as you would  
your Doctor or Lawyer"*

## NEWS OF FIELD MEN

### Charles Caldwell Is Honored South Dakota Field Muster

**Celebrate 25th Year of Nebraska State Agent of the Liverpool & London & Globe**

Charles Caldwell of Lincoln, Neb., state agent of the Liverpool & London & Globe, was honored last week on account of his silver anniversary with the company. There were 36 guests present at Lincoln at a dinner, all old time associates of his. Among his early friends were Ed Bohannon, A. W. Miller, John Garmire and George Holmes. There were a number of local agents in the state who had represented the company for many years. The oldest in point of service was August Mahn of Orleans, who had had the L. & L. & G. for 30 years. M. C. Rathburn, vice-president of the First Trust Company of Lincoln, and formerly in the field and later an official in the western department of the L. & L. & G., acted as toastmaster.

Mr. Holmes spoke on behalf of the local agents and related some incidents of the early days in connection with his work with Mr. Caldwell.

C. U. Hendrickson of Omaha, state agent of the Home of New York, was present to represent the Nebraska field men. There were a number of telegrams read. E. W. Hotchkiss of New York, western manager of the Royal-L. & L. & G. group, was present to represent the company officially.

Mr. Caldwell was presented with an electric clock. He responded to the sentiment of the evening with deep feeling.

#### Stiehl Sent to Kansas

C. E. Stiehl, who has been in the underwriting department in the western office of the London & Lancashire, has become special agent for the Law Union & Rock and Standard Marine, a part of the L. & L. group, in Kansas. He has his office at 119 West Sixth avenue, Topeka. Mr. Stiehl has been with the London & Lancashire for eight years. He is a graduate of the Northwestern University School of Commerce and took the insurance course.

#### Mehorter on the Wing

NEW YORK, June 12.—Most Loyal Grand Gander S. A. Mehorter will address the joint gathering of the Kentucky and Tennessee ponds of the Blue Goose at Signal Mountain, Chattanooga, June 27 and thereafter will devote himself to completing arrangements for the grand nest meeting at Atlantic City, early in August. Present indications are that attendance at the latter gathering will fully equal and probably surpass that of any previous meeting.

**Officers Are Elected for the Underwriters' Association and the Fire Prevention Body**

At the annual meeting of the South Dakota Fire Underwriters Association at Watertown last week, Burt Burton of the Home in North and South Dakota, was reelected president. Clarence Hagglund, Security of Connecticut, was chosen vice-president and Walter Mashek, Northwestern Fire & Marine, secretary. In addition to the officers, the executive committee consists of Arthur Bell, Hartford Fire; Charles S. Hoyt, Aetna Fire; L. C. Johnson, Providence, Washington; E. H. Partch, America Fore, and B. K. Wenge.

The South Dakota Fire Prevention Association elected Carl V. Gibbs of Crum & Forster, president; W. F. Benbow, Great American, vice-president, and E. H. Partch, America Fore, secretary.

At the field meeting there was considerable discussion as to balance conditions and agency complexion in South Dakota.

#### Dame in Illinois Field

D. K. Dame of the western department office of the American of Newark group, has been appointed special agent in northern Illinois to assist State Agent E. B. Heffran. He is making his headquarters at the western department. He started in as a minor clerk and was advanced to the position of assistant examiner.

#### Illinois Golf Plans

The afternoon of June 20 has been chosen as the date for the elimination tournament in which a winning team of two will be selected from Chicago members of the Illinois Blue Goose, to play similar winning teams the next day from the Rockford, Springfield and Peoria puddles. The play will be at Delavan Lake, Wis., while the annual meeting of the Illinois Fire Underwriters Association is being held.

#### Florida Field Groups Meeting

JACKSONVILLE, FLA., June 12.—The monthly meeting of the Florida Field Conference and the Florida Blue Goose mid-year meeting are being held at Jacksonville Beach.

#### Kallgren Heads Dakota Pond

H. O. Kallgren of Fargo was elected most loyal gander of Dakota Blue Goose at the annual summer meeting in Alexandria, Minn. Other officers are Burt Burton of Sioux Falls, supervisor; T.

P. Davis of Fargo, welder; H. A. Paulson of Fargo, keeper; Walter Mashek of Sioux Falls, custodian; Ed Partsch of Sioux Falls, guardian. Mr. Kallgren succeeds Roy Slater of Sioux Falls.

Entertainment features included sports and an informal dance Saturday night.

#### Iowa Meet Scheduled

Iowa Blue Goose will hold an outing on July 16 at Hyperion Country Club, Des Moines. The day's festivities will include golf, bridge, swimming and water and land games for Iowa field men and their families.

#### Procedure on Resignations

Attention is called by some of the officers of the grand nest of the Blue Goose that the by-laws of the order require that all resignations to be effective must be in writing. There has been in the past some misunderstanding on the subject and many of the state ponds are now insisting that legal procedure be followed.

#### Hopkins Goes to Indiana

B. W. Hopkins, who has been connected with the western department of the Hartford Fire at Chicago in the underwriting end, has been appointed special agent in Indiana and will be stationed at Indianapolis associated with Special Agent C. O. Bray. He has been with the Hartford about four years, having graduated previously in the engineering department of the University of Iowa. He is a son of B. C. Hopkins of the Hopkins & Mulock agency at Des Moines.

#### Honor Wirt Leake

Over 60 members of the Texas Blue Goose honored Wirt Leake at a gathering in Dallas. Mr. Leake is a past most loyal grand gander. He recently retired as Texas state agent of the North British & Mercantile.

#### Fred Krueger Resigns

Fred Krueger, Phoenix Assurance special agent in Southern California for nine years, has resigned.

#### Plan Joint Meet

Plans for a joint annual meeting of the Louisiana and Mississippi Blue Goose, June 22, were outlined at a meeting in New Orleans by W. W. Sampson of Jackson, Miss.

#### Seattle Meet June 21

SEATTLE, WASH., June 12.—The Seattle Blue Goose will hold its annual election June 21.

#### Alamo Meet July 1

The Alamo Blue Goose will hold its annual swim July 1 at San Antonio, Tex. H. M. Grant, most loyal gander, will return to receive his diploma, hav-

ing been transferred to New Orleans. Officers will be elected.

#### Tells About Exposition

The San Francisco Blue Goose heard an explanation of the plans for the 1938 exposition at the last meeting. Howard Freeman, Fidelity & Deposit and president of the exposition organization, spoke.

#### Anthraxite Field Club Outing

The annual outing of the Anthraxite Field Club of Pennsylvania will be held June 20 near Dallas, Pa.

#### Big Turnout at Rockford

Despite inclement weather the annual field day of the Rockford Board of Fire, Casualty & Surety Underwriters at Rockford, Ill., was a success. Several of those on hand ventured onto the golf course later in the afternoon and established a basis for awarding the prizes. At the banquet, presentation of prizes was made by W. C. Sparks. This was his birthday and he was presented a basket of flowers. There were no other ceremonies at the dinner.

The insurance department was well represented by Ray T. Nelson, Hiram McCullough, Glen Ruddell, H. G. Seaman and E. J. Ziener. State Fire Marshal Sherman Coultas was present.

Prize winners included C. M. Fish, Jr., Freeport Motor Casualty; Elmer Hoffman of the same office; John Pabst, manager at Chicago for the Fireman's Fund Indemnity; James Hoff of the T. E. Brennan Company of Milwaukee; M. H. Wallace of Aurora, Ill., who is connected with the Western Adjustment; Leo Riggs, Rhode Island, and Joe Donahue of the Rockford office of the Western Adjustment.

#### Read Criticises Veto

OKLAHOMA CITY, June 12.—Governor Marland's veto of a bill sponsored by Commissioner Jess G. Read of Oklahoma, brought quick reaction from the latter. The bill would have given the insurance commissioner the sole right to handle receivership actions. By vetoing the measure, Mr. Read charged the chief executive with interfering with the prevention of "legalized hijacking and extortion" of insurance companies. The commissioner alleged that the governor's veto permits the continuance of the evil of receivership suits against insurance companies by disgruntled persons that destroy assets.

#### Texas Arson Cases Up

Eugene Sanders, fire prevention chief of Texas fire insurance department, at Austin, has now compiled a summary of his investigations and preparation of material for trial in 28 arson cases. He secured 11 convictions, 13 are awaiting trial and two were dismissed and two acquitted.

Summer meeting of the directors of the National Fire Protection Association will be held in Boston, June 24.

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## NEWS OF THE COMPANIES

### Home Office Figures Shown

#### Liverpool & London & Globe Gives Its Dec. 31 Statement in Its Report to Stockholders

The head office statement of the Liverpool & London & Globe in England gives its report for the year. The fire underwriting surplus, after making provision for all liabilities and reserves is £507,388 as compared with £376,377 the year before. The premiums amounted to £3,960,976 as compared with £3,931,274 for 1933. The losses were £1,624,861. After providing for expenses and premium reserve there is a balance of £414,695, transferred to profit and loss, as compared with £370,445 a year ago. The fire funds now amount to £3,359,390.

In the accident and miscellaneous department the premiums were £4,483,705 as compared with £4,635,430, while the claims were £2,826,882. There was a balance of £46,538 transferred to profit and loss. The accident and miscellaneous funds amount to £6,261,396.

In the marine department the premium income was £282,413 as compared with £285,288 the year before. There was £20,155 transferred to profit and loss. The marine funds now amount to £412,965.

In the life department the premiums were £867,030 and claims £712,747, of which £414,177 were endowments. The life funds amount to £10,577,754 and the annuity funds £772,767.

There was a final dividend authorized amounting to 13/6 per share, less tax, making a total dividend for the year of 27s, being the same as the previous year.

#### Empire Mutual Licensed

ST. PAUL, June 12.—After several hearings, the state commerce department has granted a license to the Empire Mutual of Albert Lea, a hail company.

Its first application was withdrawn as a result of opposition by the Northern Mutual, now of Minneapolis but formerly of Albert Lea. Homer Chase, one of the promoters of the Empire, formerly was with the Northern.

Garfield W. Brown, former commissioner, represented the Northern Mutual at the hearings.

#### Hall Advanced to Secretary

BALTIMORE, June 12.—A. B. Hall has been advanced from assistant secretary to secretary of the Baltimore Equitable. Mr. Hall succeeds Harry E. Rawlings, who died recently. A. L. Keiger has been appointed assistant secretary.

#### Nebraska National Organizes

The Nebraska National Fire which will also write hail coverage, has been incorporated in Nebraska as an assessment company by E. V. Delaplane, H. C. Schoening, B. R. Stone, A. E. Bruska, L. E. Stone, J. C. Wolf, M. I. Stedinger, G. H. Haas and J. M. Feely. It will take over the business of the Nebraska National, organized and operated for a number of years by P. F. Zimmer, veteran hail insurance man. It is understood Mr. Zimmer will occupy an official position with the new company. The old company has been struggling since 1932 to get out from under heavy losses that came at a time when collection of premium notes became difficult. The new company will undertake collection of these notes and pay off deferred claims.

B. M. Stone, Omaha fire commissioner, is an important factor. The Nebraska National company in 1934 had \$13,390 net premiums, \$4,215 losses, \$10,138 expenses and \$3,741 assets.

### Head Office Statement Given

#### Annual Exhibit of the Royal Brings Out Some Important Items in 1934 Operations

The head office statement of the Royal shows net premiums in the fire department last year £5,587,310, losses £2,360,812, profit £594,920. The fire

fund amounts to £5,734,924 or 102 percent of the premiums.

The life and annuity funds amount to £26,434,890. The quinquennial life valuation shows surplus of £3,803,803.

In the casualty and general department the premiums were £5,137,463, losses £2,754,718 and profit £181,595. The casualty funds amount to £5,057,199 equal to 98 percent of the premiums.

In the marine department the premiums were £791,924 and losses £206,507. The profit was £17,095. The marine fund is £1,481,087, equal to 187 percent of the 1934 premiums.

The Royal's total funds amount to

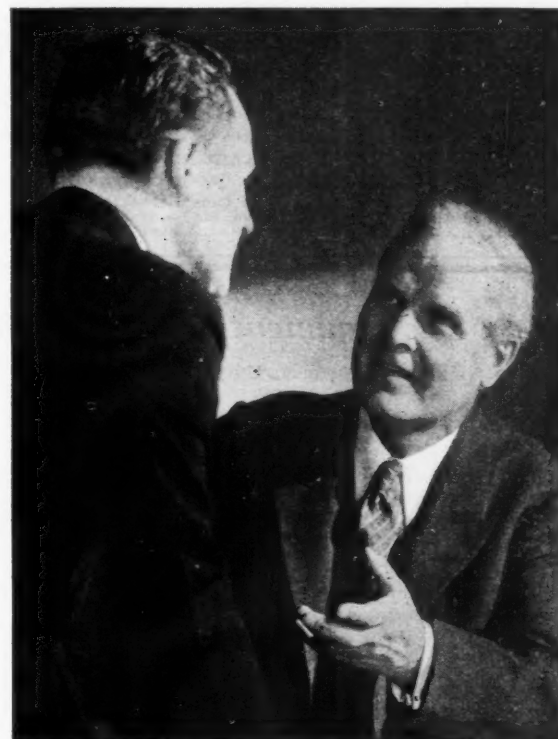
£45,977,422 or an increase of £1,484,819.

#### Ocean Marine Committee

NEW YORK, June 12.—Final arrangements are being made for the courses given by the Insurance Society of New York for 1935-36. The following are members of the committee on ocean marine: G. H. Smith, chairman, Atlantic Mutual; W. A. Bonner, Chubb & Son; J. A. Cook, Marsh & McLennan; Henry DeGray, Appleton & Cox; W. B. Harwood, North America.

The Central States Fire withdraws from California.

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## Monument to Fair Dealing

A FEW days ago THE NATIONAL UNDERWRITER received a request from a local agents' organization to print a set of resolutions in which one of the leading companies was condemned for what seemed to be overhead writing and ignoring the rights of its resident local agents. One of THE NATIONAL UNDERWRITER representatives, in referring to the matter in conversation with an executive of a competing company elicited the following significant comment from the official:

"I do not know the facts in the case. What you are telling me is the first I have heard about this issue. I will say this, however, and that is that I am quite sure that this manager who is criticised in the resolution is in the clear. We can always count on him to play the game squarely. I do not believe that he would willingly violate a pledge. Such a man is not given to taking advantage of his associates by violating rules. You get the entire

story and you will find out that these resolutions are entirely unjust."

A few days later THE NATIONAL UNDERWRITER received a second request from the agency organization asking that the resolution be not printed. On further investigation it was found that the company manager was well within his rights and had in mind only protecting the local agents rather than taking advantage of them.

The point we desire to make is that here is a man, well along in years, who has built up a reputation of pure gold. Whatever charges might be made against him, he enjoys such a standing with his competitors that they would not believe an accusation brought against him to the effect that he sought to circumvent rules which he was obligated to support. This is a reputation in business that is well worth while. It is a monument of the highest business probity. On this monument appears the name of CHARLES R. STREET.

## Practiced Too Severe Economy

SOME companies have undoubtedly discovered that they restricted their operations too much when the financial and economic crisis came upon us. There was an immediate demand for greater saving in operation, salaries were cut, expenses were hewed to the bone and the watchful eye of the financial department was keener than ever. From the directors' room came emphatic demands for less outgo because the income was reduced. There was no misunderstanding as to what was expected of those in command of the administration.

In some cases companies began to cut down on their field work by giving state

and special agents larger territory, combining jurisdictions and loading up one man with much more work. In some of these adjustments the move was undoubtedly a wise one. In others the folly of too great restriction is being felt. It has been impossible for one man to accomplish the work that two men did before. In cases of this kind companies have realized that they have lost momentum and their income has been more than proportionately reduced. Where too rigid economy has been put into effect the consequences have not been satisfactory, efficiency having been carried too far.

## Constructive Criticism Worth While

EVERYBODY who is doing constructive work and is achieving something worth while welcomes criticism of the right kind. Destructive, vindictive criticism is harmful and discouraging. When someone points out a mistake or a weakness then it should be well received.

After all perhaps most of us need encouragement more than criticism. We should not, however, set aside lightly criticism that is well meant and intelligently given. Insincere flattery is just about as disastrous as vindictive criticism.

## PERSONAL SIDE OF BUSINESS

Fred W. Ransom of Columbus, O., wielder of the goose quill of the Ohio Blue Goose, who some weeks ago was floored by a stroke, is now improving although slowly. Mr. Ransom acknowledges himself that he is much tougher than sole leather and even rhinoceros hide. Therefore, to put him down and out he states that there must be some sort of unprecedented catastrophe.

The death of Mrs. Fred D. Hess of Rockford, Ill., wife of the assistant western manager of the American of Newark group, is deeply regretted by the citizens of her city because of her activity in many directions. She identified herself with a number of institutions. She served as one of the directors of the Montague House, a settlement social service institution. She was an official of the Rockford Garden Club and a member of the Rockford Women's Club. When she was on the board of the Montague House she spent much time looking after its interests. Mrs. Hess was a garden enthusiast and her yard was one of the show places in her neighborhood.

E. C. Kosmak, who devised the "Simplified Automobile Rate & Premium Tables," covering all automobile coverages now sold by the Recording & Statistical Corporation of New York City, was in Chicago last week with Mrs. Kosmak enroute to their home in Los Angeles. Mr. and Mrs. Kosmak had spent about four months in New York. Mr. Kosmak was formerly in the insurance business in New York and in Chicago. At one time he was at the head office of the Phoenix of Hartford and later at the Central States Fire of Wichita.

A. B. Noble, 78, Ashland, Wis., local agent, died after a brief illness. Mr. Noble, who established his agency in 1887, had represented the Fidelity & Deposit of Maryland for 40 years.

K. K. Peters, general manager Northern Assurance, who has been visiting the United States and Canadian departments of the company for some weeks, sailed from New York for London on the Aquitania June 7.

David McIlwaine, son of the late A. G. McIlwaine, United States manager of the London & Lancashire for many years, and of Mrs. McIlwaine, was married to Miss Pauline T. Wise, of New York City, June 6. Mr. McIlwaine graduated from Yale in 1931.

President D. P. Lemen of the Queen City Fire of Sioux Falls, S. D., is in Washington, D. C., attending the imperial council meeting of the Shrine. Mrs. Lemen has been spending two or three weeks with her mother at Vincennes, Ind. She joined her husband at Chicago and both made the trip to Washington.

Herbert Fairall, prominent Denver insurance man, chairman of the state Democratic organization, and campaign manager for Will W. Grant during the recent Denver mayoralty race was chosen chairman of the new Colorado state relief committee at its first meeting. Mr. Fairall, while not aspiring to a public office, is well known in political circles and once before served as relief administrator for Colorado.

Paul B. Sommers, president of the American of Newark, has been elected a director of the National Newark & Essex Banking Company.

George R. Williams, Alabama state agent of the New York Underwriters, died at his home in Birmingham at the age of 62. He had been ill for a long time. He was born in Dardanelle, Ark., but had been in the insurance business

in Birmingham for 20 years. He was a past president of the Alabama Field Men's Association and past most loyal gander of the Alabama Blue Goose.

Joseph L. Leffson, vice-president Merchants Fire of New York, president of the affiliated Washington Assurance and vice-president of the Merchants Indemnity, died at his home in Pelham, N. Y., June 6, following several months illness. Funeral services were held last Saturday. In his 45th year, Mr. Leffson was associated with the fire business for 25 years, having started with the Caledonian in 1910. For several years thereafter he was connected with the Crum & Forster organization, joining the staff of the Merchants in 1916, eventually becoming one of its chief executives and responsible for the development of its western business, which was under his general supervision. For several years he served upon the executive committee of the Western Sprinkled Risk Association.

T. M. Kane, Buffalo insurance man for the last 50 years and vice-president of the C. Lee Abell Company in that city, died at his home in Buffalo at the age of 79. As a young man he served with the insurance firm of Stringer & Cady, but for many years had been with the Abell Company in major executive capacity.

R. B. Leary, formerly special agent for Virginia for the old Petersburg Fire, now associated with the Richmond agency of Claiborne & Goddin, and Miss Mary H. Kirkpatrick, daughter of H. W. Kirkpatrick, Virginia state agent for the Atlas, were married.

The new "International Year Book" published by Funk & Wagnalls of New York has been issued. The chapter on insurance was written by George A. Watson of New York, associate editor of THE NATIONAL UNDERWRITER. Each year a specialist on insurance is selected to write the review for the past year.

Harry L. Godshall, Atlantic City, local agent and former president of the New Jersey Association of Underwriters and chairman of the legislative committee has rounded out 20 years of service in the insurance field. Mr. Godshall probably knows more legislators than any other man in New Jersey. He is constantly on the watch at Trenton, to see that no unfavorable legislation affecting the fire, surety or casualty business in the state, is passed. He is a director of the Excelsior of New York.

Mrs. Mary D. Stoddart, widow of Alexander Stoddart, founder of the New York Underwriters, died at her home in New York last week at an advanced age. Mr. Stoddart died in 1906.

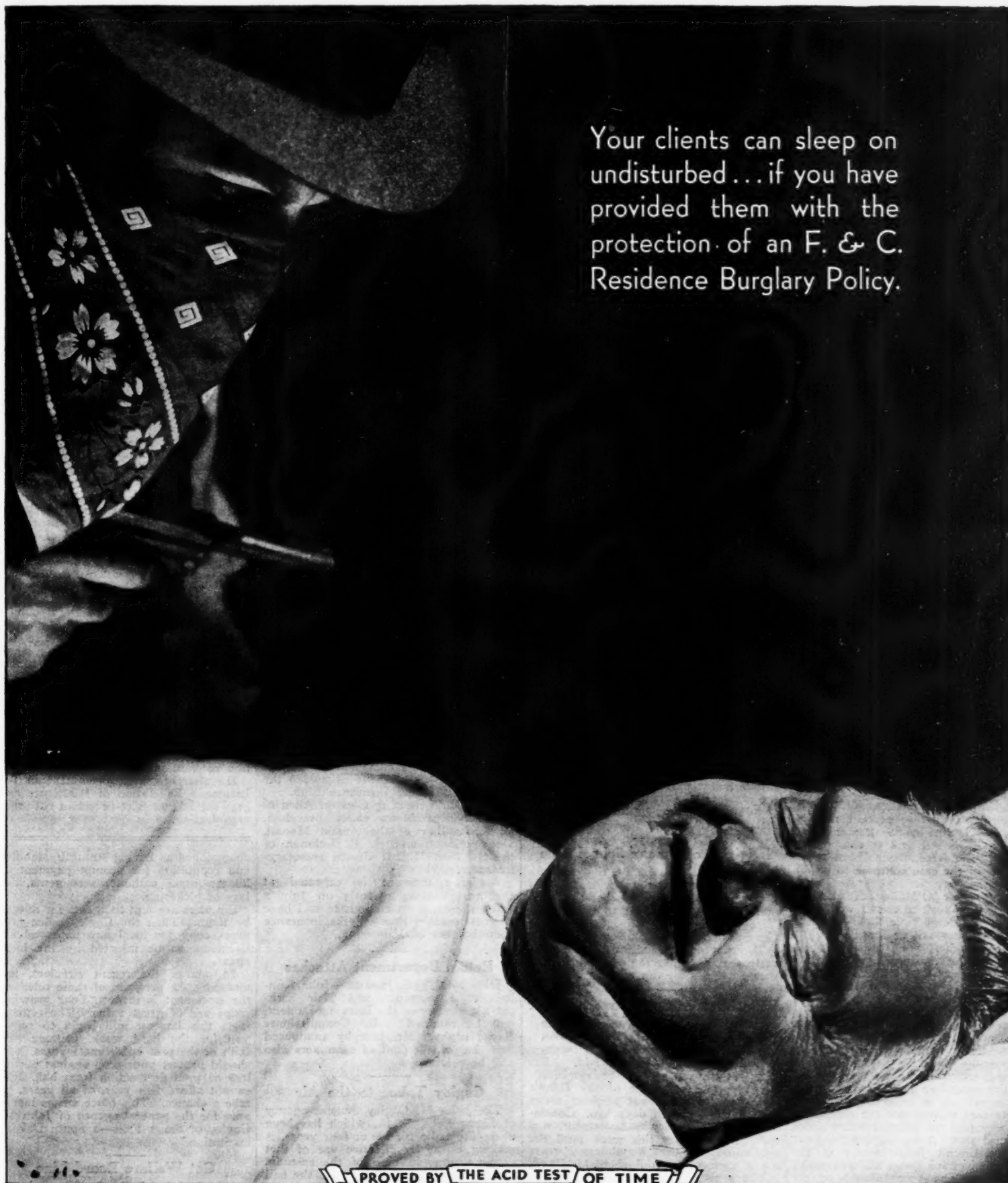
R. L. Dingwall, 75, Milwaukee local agent for more than 40 years, died after a brief illness of pneumonia.

H. B. Hickok, assistant secretary of the Merchants Fire of Denver, suffered a heart attack last week. He is confined to bed, but his physician states he is recovering rapidly.

Floyd Curtis, local agent at Helena, Ark., was married to Miss Carolyn Hornor in the First Methodist Church in that city. Mr. Curtis is head of the agency of Curtis & Stone and prominent in the Arkansas Association of Insurance Agents.

W. W. Underhill for many years prior to his retirement in 1908 president United States Fire, died at his Montclair, N. J., home June 11 in his 97th year.





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# FIRE INSURANCE NEWS BY STATES

## MIDDLE WESTERN STATES

### Concludes Series of Rallies

**Last of Regional Meetings of Ohio Association of Insurance Agents Is Held in Columbus**

COLUMBUS, June 12.—The meeting of Ohio Association of Insurance Agents here Monday closed a series of interesting and successful regional gatherings. At the Toledo meeting H. S. Martin was renominated for trustee of the state association and at Youngstown I. S. Hewit was nominated for another term of the board.

Speakers at the series of meetings included Assistant Secretary George W. Scott of the National association; Raymond Rhoads, assistant superintendent of insurance, and John A. Lloyd, state association secretary. Mr. Rhoads spoke on the development of the state insurance department and held a question and answer session. Mr. Scott discussed the new HOLC agreement and told how agents can profit from it. Mr. Lloyd explained the new agency examination and financial responsibility laws passed by the legislature. At the meeting in Akron, K. H. Bair, Greensburg, Pa., chairman executive committee of the National association, also spoke.

The trustees of the State association will meet in Columbus June 21, on call by President Meek. The membership campaign, which was suspended during regional meetings, is now to be resumed. Two-men teams have been appointed in various sections of the state to visit other cities and urge agents to join the state association.

### Missouri Politics Involved in Settlement of Rate Case

Pending the hearing June 22 in Kansas City before the federal court to decide whether the litigation surrounding the collection of 16½ percent rate increase in Missouri by the fire companies shall be dismissed and a compromise settlement validated, the political reverberations of the case continue to be felt in the state.

Commissioner O'Malley of Missouri went to New York to confer with T. J. Pendergast, Democratic boss of Missouri, who was sailing for Europe on the "Normandie." The newspapers in the state attach various significance to this visit, depending upon their political complexion. Mr. O'Malley was quoted as saying that the purpose of the visit was to get the political reaction to the proposed compromise of the rate case.

The opposition newspapers contend that Attorney General McKittrick has not formally given his approval to the proposed compromise.

In the meantime there is a skirmish over the refunds in connection with the old rate case whereunder the companies were charging 10 percent extra from 1922 until 1930. A hearing set for June 8 before Circuit Judge Sevier of the Cole county circuit court was postponed indefinitely. The companies have accounted for all but \$650,000 of the amount of the original refund and Mr. O'Malley is willing to compromise that claim for \$200,000. The special commissioners appointed by the court to investigate the refunds state that they will proceed to get the full amount regardless of any action taken by Mr. O'Malley.

The difference in amount claimed by the commissioners and that offered by the companies is explained in part by the fact that insurance on parts of railroads

in other states has been included in the Missouri claim. Refunds on hail insurance on growing crops were included and gross premiums rather than net after reinsurance were taken.

### America Fore Organization in Riverwood, Ind., Gathers

The annual meeting of the Riverwood America Fore Association, was held Tuesday night, June 4, at Lagoon Lodge, Riverview, four miles northeast of Noblesville, Ind., and a permanent organization was effected with W. O. Maines of Elwood, as president, and Martin Caster of Hobbs, secretary. A drive for hail insurance is on in Indiana and an increase in business of 400 percent is shown for this year compared with the same period in 1935.

From the Chicago office were present: Jacob Nelson, superintendent hail department, in whose honor the party was given; Grover Edwards, adjuster; A. E. Sharp, special agent hail department; C. E. Lingenfelder, superintendent of agents; L. C. Edwards, automobile department; L. C. Summers, head engineering department; Stanley Claussen, special agent inland marine department. The Indiana field men of the Continental and American Eagle, together with hail writing agents from various centers in the state also were present.

### Moose Increase Out

LINCOLN, NEB., June 12.—It is now problematical whether Insurance Director Moose of Nebraska will be able to enjoy the \$1,800 in salary in addition to the \$3,600 as head of the insurance department that the legislature sought to give him out of fees as director of the blue sky bureau. What the legislature gave with one hand it took away with the other, as in the general appropriation there is a paragraph to the effect that no one receiving a salary thereunder shall be allowed to add to his public income through the medium of fees.

### Division of Omaha School Line

In a report recently on the handling of insurance on the public schools of Omaha, it was indicated that the General of Seattle was not to participate. Vice-president Felix F. Kurz of the General states:

"Do not understand this and apparently entirely unwarranted as have just issued policies for our participation."

### Code Chances Somewhat Brighter

SPRINGFIELD, June 12.—The Illinois house late this afternoon passed the proposed Illinois insurance code by a vote of 105-12.

Prospect for passage of the Illinois code appears somewhat brighter today than a week or ten days ago. Consideration of the code, by agreement, was delayed until later this week until the conclusion of the Republican "grass roots" convention at Springfield, Ill.

The senate is regarded as being the key chamber.

Even those who were most optimistic as to the chance for passage of the code admit that it would have small chance if controversial amendments should be offered in the senate which would require a conference between the two houses. The legislature must adjourn by the last of this month and there would not be time to complete action if the whole code controversy should be reopened.

There is a possibility that the London

Lloyds' controversy will crop up in the senate or that opponents of the code may seek to reincorporate in the bill the fire and casualty rate regulation section. Insurance Director Palmer of Illinois is still very confident that the code will be enacted.

### Gets American & Foreign

The L. C. Dobbett General Agency of Milwaukee has been appointed general agent of the American & Foreign for Wisconsin. This agency is also general agent in Wisconsin for the Caledonian-American, the Carolina and the Central Union Fire.

### Ordered to Repay Insurer

The federal court at Kansas City has ordered two assured, who had collected last August \$77,500 from the Scottish Union on account of the fire in the Rochambeau hotel at Kansas City, to return the money to the Scottish Union. This was ordered despite the fact that criminal charges had been dismissed. The assured were B. C. Aylor of Webb City, Mo., and H. A. Thompson.

The judge instructed the jury that if they were satisfied the assured were guilty of any one of five counts that they should bring in a verdict against them. The five counts were: Arson, conspiracy to commit arson, making false affidavits, fraud by writing and obtaining money by false pretenses.

### Minnesota Dates Set

ST. PAUL, June 12.—The Minnesota Association of Insurance Agents has set Aug. 23-24 as tentative dates for its annual meeting and the place in the northern part of the state, with the Range Association of Insurance Agents as host.

Clarence O. Brown, newly elected president, made the announcement following a meeting of the executive committee.

### Twin City Mutual Club Organized

Representatives of mutual fire and casualty insurance companies in Minneapolis and St. Paul have organized the Twin City Mutual Insurance Club.

At the first meeting Gleason Allen of the Mills Mutuals was elected president, C. S. Laidlaw of the Austin Mutual, vice-president, and R. E. Lehman of the St. Paul Mutual elected secretary-treasurer.

A large turn-out is expected at the next regular meeting on July 8 when the program committee will have as guest speaker Frank Yetka, insurance commissioner of Minnesota.

### Retain Department Attaches

DES MOINES, June 12.—John Kimball, chief examiner, and Clair Kirkpatrick, actuary of the Iowa department, will be retained under Commissioner Ray Murphy. Mr. Murphy announced that the present staff of examiners also will be retained.

### Cogley Takes to the Air

The John M. Cogley general agency of Sioux Falls, S. D., which has been using the radio for about four years, is making especially effective use of that medium now, in view of the splendid crop prospects in the state and the hail insurance opportunity. Radio releases are being given every day except Sunday in Aberdeen, Huron, Watertown, Pierre, Yankton and Sioux Falls. Mr. Cogley states that every day his office attempts to develop some feature which will be of insurance interest to the listeners and will impress the agent.

The listener is urged to do business with the local agents—some one in his community whom he knows and whom he may look to for insurance guidance, and then stock insurance is strongly

### Is Chosen as President of Minnesota Association



C. O. BROWN

Clarence O. Brown, newly elected president of the Minnesota Association of Insurance Agents, is head of the C. O. Brown agency at Rochester, Minn., which he organized in 1916. With the exception of two years in the service, he has conducted the agency since that time. He has been active in local, regional, state and National association affairs.

Mr. Brown helped to organize the Rochester Insurers Association and served as its president in 1932-1934. He also assisted in launching the Southern Minnesota Regional Association, affiliated with the state association, and has served as vice-president, chairman of the executive committee and on various committees of the state association. He has attended several National association conventions.

He also has been prominent in the Insurance Federation of Minnesota and has served as vice-president of that organization.

championed as having strength, stability and reputation for prompt payment of honest losses without assessments, delays or bickering.

Circulars are sent to agents for release by them. Then the Cogley office prepares copy for local newspaper advertisements to be inserted by the local agent.

In one of the recent circulars, announcing the program of radio releases, the statement is made: "Your growing crops are of great value. The returns from this harvest will begin to repay you for the hard work, courage and faith of the past unfortunate years. You should protect your crop against partial loss or total destruction from hail. You cannot afford this year, of all years, to take a chance. This office writes insurance for the general agency of John M. Cogley of Sioux Falls—a South Dakota institution."

### Get Welfare Board Line

ST. PAUL, June 12.—Through an arrangement just approved, the Insurance Exchange of St. Paul will receive the bulk of the commissions on fire business placed by the Ramsey county welfare board. Under the arrangement, 85 percent of the business will be placed with W. A. Lang, Inc., general agent of the St. Paul Fire & Marine group, which will turn over to the exchange all but 5 percent of its commissions on this business. The exchange members will then decide whether to prorate this



# LOYALTY GROUP

## FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY

ORGANIZED 1855

80 YEARS IN BUSINESS

**Surplus to Policyholders, Dec. 31, 1934, \$16,006,502.99**

(Securities at Market Value)

### THE GIRARD FIRE & MARINE INSURANCE CO.

Organized 1853

Surplus to Policyholders Dec. 31, 1934

**\$2,087,058.35**

Securities at Market Value

82 YEARS IN BUSINESS

### THE MECHANICS INSURANCE COMPANY OF PHILADELPHIA

Organized 1854

Surplus to Policyholders Dec. 31, 1934

**\$935,329.77**

Securities at Market Value

81 YEARS IN BUSINESS

### NATIONAL-BEN FRANKLIN FIRE INSURANCE CO. OF PITTSBURGH, PA.

Organized 1866

Surplus to Policyholders Dec. 31, 1934

**\$1,932,062.99**

Securities at Market Value

69 YEARS IN BUSINESS

### THE METROPOLITAN CASUALTY INSURANCE CO. OF NEW YORK

Organized 1874

Surplus to Policyholders Dec. 31, 1934

**\$1,796,718.88**

Securities at Market Value

61 YEARS IN BUSINESS

## HAZARDS INSURED

Fire and Lightning  
Sprinkler Leakage  
Tornado—Windstorm  
Ocean and Inland Marine  
Tourist Baggage  
Riot and Civil Commotion  
Explosion  
Parcel Post  
Loss of Use  
Earthquake  
Aircraft  
Automobile—All lines  
Personal Accident  
Health  
Group Disability  
Plate Glass  
Burglary, Theft and Larceny  
Hold-up—Robbery  
Blanket Residence  
Public Liability—All Lines  
Contingent Liability  
Elevator Liability  
Elevator Property Damage  
Golf and All Sports Liability  
Products Liability  
Professional Liability  
Malpractice  
Check Alteration and Forgery  
Fidelity Bonds  
Surety Bonds

## GROUP LOSSES PAID

Over

Four Hundred Million

**\$429,842,318.00**

### MILWAUKEE MECHANICS' INSURANCE COMPANY

Organized 1852

Surplus to Policyholders Dec. 31, 1934

**\$5,005,480.77**

Securities at Market Value

83 YEARS IN BUSINESS

### SUPERIOR FIRE INSURANCE COMPANY

Organized 1871

Surplus to Policyholders Dec. 31, 1934

**\$2,081,259.40**

Securities at Market Value

64 YEARS IN BUSINESS

### THE CONCORDIA FIRE INSURANCE COMPANY OF MILWAUKEE

Organized 1870

Surplus to Policyholders Dec. 31, 1934

**\$2,243,727.39**

Securities at Market Value

65 YEARS IN BUSINESS

### COMMERCIAL CASUALTY INSURANCE CO.

Organized 1909

Surplus to Policyholders Dec. 31, 1934

**\$2,022,134.99**

Securities at Market Value

26 YEARS IN BUSINESS

WESTERN DEPARTMENT  
344 Rush Street  
Chicago, Illinois

CANADIAN DEPARTMENT  
461 Bay Street  
Toronto, Canada

EASTERN DEPARTMENT

10 Park Place  
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PACIFIC DEPARTMENT  
220 Bush Street  
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SOUTH-WESTERN DEPT.  
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**Celebrating 70 YEARS of SERVICE**

**1865**

**1935**



The Great Number of Agents who have represented "RELIABLE" for 20 YEARS or MORE is the best evidence we can offer for the happy relations that exist between our company and its representatives. Write for information.

An independent  
Ohio Company  
with a current  
Surplus to Policyholders of  
\$1,064,871.



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Asst. Secy

## MERCHANTS INSURANCE COMPANY

31 Canal Street

Incorporated 1851

**PROVIDENCE, RHODE ISLAND**

STATEMENT JANUARY 1, 1935

### ASSETS

Stocks and Bonds .....	\$2,065,524.50
Cash Balance .....	422,075.26
Agents' Balances Outstanding .....	233,228.28
Accrued Interest, Other Assets .....	33,716.96
	<b>\$2,754,545.00</b>

### LIABILITIES

Reserve for Unearned Premiums.....	\$ 969,362.11
Losses in Course of Adjustment.....	80,417.00
Reserve for Taxes, Expenses, All Other Liabilities.....	74,140.08
Capital Stock .....	\$1,000,000.00
Net Surplus Beyond All Liabilities...	630,625.81
	<b>1,630,625.81</b>
Surplus to Policyholders .....	<b>\$2,754,545.00</b>

Note—All bonds and stocks are carried at Actual Market Value.

*A strong running mate of the conservative  
Rhode Island Insurance Company*

fund among themselves or hold it in the exchange treasury. The property includes the city and county hospital, county home, preventorium and other county property. Coverage will run into large figures.

An effort to make a similar deal with the city council on city owned property has not as yet been successful.

### Port Huron Agency's Building

The Moore & Wright Company, well known local agents at Port Huron, Mich., has moved its offices to 1102 Military street, occupying its own building. The members of the firm are Edward R. Moore and Walter R. Wright. The new offices have 2,500 square feet of floor space with all modern equipment and office facilities. The agency was started Sept. 12, 1924, by Mr. Moore. He later took over the Otto Cisky agency. Mr. Wright purchased a half interest on May 1, 1928. G. W. Hathaway and Theodore Howard, both graduates of the Aetna Casualty & Surety home office school, are associated with the agency. The firm is highly regarded.

### Mutuals Realign Field

DETROIT, June 12.—The Iowa Hardware Mutual, Implement Dealers Mutual Fire and Ohio Hardware Mutual have realigned their Michigan territory, dividing the state into three divisions. C. L. Blackburn, Grand Rapids, has been added to the staff as central district manager, working out of Lansing; Arthur Borden, Grand Rapids, will handle western Michigan and E. J. Cliggitt, Detroit, eastern Michigan.

### Protest Is Withdrawn

The protest launched by the agents of the upper peninsula of Michigan because of the manner in which the insurance in the Catholic diocese of Marquette—the upper peninsula region—was recently handled, has now been withdrawn and the agents express themselves as being satisfied.

The agitation was started by the Houghton County Underwriters Association after it became known that Thomas J. Hogan of the New York brokerage firm of Sargeon, Ballin & Co., had secured the entire line on all

Catholic properties in the upper peninsula.

C. R. Street of Chicago, vice-president and western manager of the Great American, held a session with the agents at Marquette and the next day conferred with the group at Houghton. He satisfied the agents that the deal was legitimate and that their interests were being well protected. John P. Olds of Sault Ste. Marie participated in these conferences. On June 27, the Houghton County Underwriters Association is scheduled to adopt a resolution, setting forth its position.

### Hail Loss in Nebraska

LINCOLN, NEB., June 12.—Hail losses roughly estimated at \$500,000 followed storms the first week in June. Lancaster county, of which Lincoln is the county seat, suffered the heaviest losses. County Agent Purbough says these will run at least \$300,000. Other counties from which claims have come are Clay, Nuckolls, Thayer and Webster in southern Nebraska and from Sioux county in the northwestern part of the state.

### New Illinois Rate Books

The following rate books were published by the Illinois Inspection Bureau during May:

Baldwin, Carbon Cliff, Coal City, Flat Rock, Hampshire, Hunt, Leland, Moezler, New Haven, Stoy, Warren, Wau-poonsee, West Liberty, West Union, West York, Yale.

### Seiy Is Sentenced

MILWAUKEE, June 12.—Admitting embezzlement of \$7,416 from the Cream City Mutual Fire, Edward Seiy, secretary for five years, pleaded guilty and was sentenced to one to five years in the state penitentiary in municipal court here. August Voigt, president of the mutual, who signed the complaint, had asked the court to extend leniency.

### Mrs. Sprague Resigns

Mrs. Madge P. Sprague, executive secretary in the Ohio state fire marshal's division, has resigned. She had been connected with the department 22 years and is well known among fire insurance men and fire prevention authorities.

## IN THE SOUTHERN STATES

### Strickland & Turner Expand

**Operations Being Extended by Jacksonville, Fla., Firm Representing Central Fire and Other Companies**

Charles G. Strickland and Robert W. Turner who formed the partnership of Strickland & Turner with offices in the Atlantic National Bank building in Jacksonville, Fla., representing the Central Fire of Baltimore, Empire State Underwriters of Watertown, N. Y., London & Scottish, Northern Assurance, Pacific National Fire and Richmond of New York, are extending their operations.

Mr. Strickland has been a resident of Florida for 31 years and has been in the business for 25 years. Mr. Turner has been a field man in Florida for the last 14 years, spending three and a half years with the American Eagle and the past 10½ years with the Northern of London. Mr. Strickland was formerly a general agent for the Central Fire of Baltimore and the Richmond. Supervision of the Northern, the London & Scottish and the Pacific National came later. Mr. Strickland has for many years been manager of the National Surety and still retains that position.

### Agents Visit Gulf Office

The Gulf of Dallas was host to a group of Illinois agents who went to Dallas on a fraternal visit under direction of W. M. Baldwin of St. Louis.

Illinois state agent. The group which included nine agents from Waterloo to Peoria, stayed three days, joining in the company's annual picnic. Included in the group were J. L. Petri and associates from Waterloo; G. K. Gerdes, Peoria; Elmer Travers, St. Louis; Charles Otting, Chester; E. Fischer, Staunton; and Messrs. Bayne and Kemp of Waterloo.

### Riley Mississippi Speaker

In addition to E. M. Allen, vice-president National Surety; Sidney O. Smith, executive committee member of the National Association of Insurance Agents, and Lloyd T. Wheeler, manager Mississippi Rating Bureau, George D. Riley, Mississippi commissioner, will address the Mississippi association at its first session at Gulfport, Miss., June 21. Another speaker will be Shelby Pickett, Hattiesburg agent and a member of the state insurance commission.

### Governing Committee Meets

The governing committee of the Virginia Rating Bureau at its annual meeting in Richmond reelected as members the four companies whose memberships on the committee expired this year. They were the Virginia F. & M., Commercial Union, Great American and Continental. Three new members of the executive committee were elected to succeed members whose terms expired: I. McG. Miller, Sun; T. S. Prescott, Hartford; D. E. Witt, New Hampshire.



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Co., Royal Ind. Co., Standard Acc. Ins. Co., Amer.  
Surety Co., General Acc. Assur. Corp., Mass. Bond-  
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(Continued next page)

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Chicago

Attendance was the largest in several years. Some company executives attending the meeting remained over in Richmond for a day or two to visit historic places in and around the city.

### Bad Birmingham Loss

BIRMINGHAM, ALA., June 12.—A \$200,000 property loss covered by \$80,000 insurance which was distributed by Molton, Allen & Williams, agents in several companies, resulted from a fire which gutted the six-story Florence Hotel in Birmingham. Two guests, trapped in the hotel, leaped to their death and five others were badly burned.

### Applies in West Virginia

Application for admission to West Virginia has been made by the Central Mutual of Chicago. Tentative arrangements have been made with Butterfield & Co., composed of F. M. Butterfield and C. O. Wolfes of Charleston to represent the Central there. Rates have not been filed with the insurance department, but the Central's rates average 15 to 20 percent below manual.

### Atlanta Agency Expands

The Oberdorfer Insurance Agency of Atlanta, Ga., of which Eugene Oberdorfer is president, has been getting a good deal of publicity in the Atlanta papers due to the fact that it has moved to the modern office of the William-Oliver building at Five Points. The Oberdorfer agency is general agent for the Great American Indemnity as well as representing many fire companies and the Massachusetts Bonding. With the agency is affiliated the Fidelity Trust Company through which are handled mortgage investment loans, rentals, real estate and property management.

### Dave Smith Quits Bureau

Dave Smith, assistant manager Kentucky Actuarial Bureau, Lexington, Ky., has resigned, effective July 1, at which time, it is reported, he will go with the Lumbermen's Mutual.

### Replants in Jackson, Miss.

The New York Underwriters has replanted with the Curtiss, Wilson & Cowan agency in Jackson, Miss. The agency will be the sole representative of the company in the city, and operate as a board agency. Curtiss, Wilson & Cowan and the Nelson-Graves agency

## Will Preside



HAMILTON C. ARNALL, Newnan, Ga.

At the annual meeting of the Georgia Association of Insurance Agents at Atlanta next Friday and Saturday, H. C. Arnall of Newnan, the president, will preside and be in charge of the proceedings. He has taken high rank as a local agent in his state.

## Texas Leader Dies



GEORGE S. WILLIAMS

George S. Williams of Williams & Boyce, Amarillo, Tex., local agency died. He had been active in local agency affairs since 1902. John K. Boyce, his partner, is a past president of the Texas Association of Insurance Agents. Mr. Williams was the founder of the Amarillo Insurance Exchange and was formerly a regional vice-president of the Texas Association of Insurance Agents. He was 56 years of age and had been in the insurance business since the age of 15.

of Jackson recently resigned representation of the New York Underwriters on account of sympathy for the local board's position against dual agencies.

### Join Frates Agency

With J. A. Frates, Jr., continuing as president, P. L. Sisk and Ben Voth have purchased a substantial interest in the Frates Company, Tulsa general agency. Mr. Sisk, who formerly operated his own agency at Tulsa, joined the Frates agency in 1931. Mr. Voth established an agency in 1928 and its business will be transferred to the Frates agency. New offices have been acquired in the Philcade building.

### Will Report Through New Orleans

The Parkerson General Insurance Agency of Lafayette, La., calls attention to the fact that the statement that agents of the General of Seattle in Mississippi will report direct to the home office is not true. The Parkerson agency states that the company will operate through its general agency and report through the New Orleans office conducted under the name of Parkerson & White.

### J. A. Patillo's Representation

In the 1934-35 Underwriters' Handbook of Arkansas-Oklahoma published by THE NATIONAL UNDERWRITER, the name of James A. Patillo of Fordyce, Ark., was inadvertently omitted from the agency information. Mr. Patillo was formerly associated in the A. B. Banks Company of Fordyce, but in 1934 opened his own agency representing 15 stock fire companies and five stock casualty.

### New Fort Worth Agency

A new agency in Fort Worth to be known as Wille, Denham & Johnson, has been announced by A. B. Denham. This agency will work in conjunction with the old firm of Wille & Denham, the latter being in direct charge of W. H. Wille who has been a local agent since 1886. This latter firm was organized in 1919. The new firm will be in direct charge of Mr. Denham and asso-

While it is true that  
business must be  
maintained on a  
strictly business  
basis, this does not  
mean that the  
solutions of the  
problems which arise  
should never be  
sweetened with the  
milk of human  
kindness. At least  
this is the philosophy  
characterizing the  
relationship between  
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ciated with him is L. R. Johnson, who has been a solicitor in the agency for three years.

#### Wolbrueck Elected at Taylor

E. F. Wolbrueck has been elected president of the Taylor, Tex., Fire Insurance Exchange. Other officers are: Vice-president, Claude Patterson, and secretary-treasurer, Miss Mary Moody.

#### Southern Notes

Harry H. Hummell, assistant manager Kentucky Actuarial Bureau, is a rather proud father, his son Harry H., Jr., 17,

having taken first honors in the 1935 graduating class of the Louisville Male High School with an average of 97.38.

W. R. Calvert, Booker & Kinnaird agency, Louisville, will be married June 20 to Miss Elsie Eline.

Edmund Hutton, 38, associated with his father, H. I. Hutton, in the Hutton & Payne agency at Warrenton, Va., died suddenly.

The Dividend Insurance Agency, Frankfort, Ky., has been incorporated by G. W. Wilkinson, R. B. Wilkinson and R. W. Gooch.

The Lawrence A. Stone Agency, New Orleans, has changed its name to Stone & Kessler, Inc., with L. A. Stone, president, and Marion Kessler, first vice-president. Officers are in the Queen & Crescent building.

## PACIFIC COAST AND MOUNTAIN

### Brokers Groups at Odds

#### Pacific Board Members Concerned Over Threat to Withdraw Large Volume of Premiums

SAN FRANCISCO, June 12.—With persistent reports that strife between the two factions in the San Francisco Brokers Exchange was threatening stability of the fire insurance business, the Pacific Board is reported to be taking steps to bring about some amicable settlement.

The two factions consist of the so-called larger offices in the city, and a larger group of smaller brokers who recently formed the Insurance Brokers Association, Inc., plans for which were stopped by an injunction issued by the superior court on petition of the other group. Since that time the so-called large brokers have formed the Society of Insurance Brokers with an announced platform of raising ethical standards of the business.

#### Report Changes Planned

Claiming they do not have proper representation in the exchange, regardless of the fact that they do the bulk of the business, it is understood from reliable sources that they are proposing radical changes in the exchange organization.

One of the rumors which has persisted is that the Society of Insurance Brokers has issued a defi to the exchange, of wholesale resignation of the entire 45 offices. In this event conditions will be seriously complicated, for the Pacific Board will be forced to take some action to protect its members' business now being placed by the 45 offices, representing the larger part of the San Francisco premium income. Some reports are to the effect that the society has made overtures to the Board for a separate agreement, a step which the majority of the exchange will oppose.

### California Commissioner Named Deputy Fire Marshal

S. L. Carpenter, Jr., newly appointed California commissioner, was appointed a deputy state fire marshal of California by Jay W. Stevens, state fire marshal and chief of the fire prevention bureau of the National Board on the Pacific Coast. The ceremony of pinning a gold badge on his vest took place at a luncheon meeting of Insurance Post 404 of the American Legion. Mr. Carpenter gave a talk on insurance legislation before the legislature, particularly a bill which he is supporting and which is designed to provide some form of definite control over hospital and medical service organizations. He said out of more than 170 bills only between 15 and 20 had the support or sponsorship of the department, and he suggested that in future all proposed legislation be cleared through the commissioner's office as a means of saving considerable time and money for state officials.

### Brings Action Against Ham

#### General of Seattle Seeks to Force Wyoming Commissioner to Approve Issuance of Dividend Policy

The General of Seattle has brought an action in the district court in Wyoming to require Commissioner Ham of that state to approve the issuance of dividend policies. A date for hearing has not been set.

About four months ago the then Commissioner Theodore Thulemeyer of Wyoming refused to admit the General to Wyoming to issue dividend policies on the ground that such practice would violate the standard policy law of the state. The company then filed a petition in the Wyoming supreme court asking that the commissioner be required to give a license. The petition was amended twice and finally under a stipulation the supreme court issued an order requiring the commissioner to admit the General so that it could issue standard policies. Under this agreement, the dividend policy was not included but it was stated that standard policies would be issued, together with such endorsements as were legal and approved by the commissioner.

The company then filed a dividend endorsement with the new commissioner, who refused to allow issuance of the dividend policy.

If an order is issued by the district court compelling the department to permit the issuance of a dividend policy, it is likely that the authorities will appeal to the state supreme court, which issued the original order.

#### Bennett to Speak

SAN FRANCISCO, June 12.—The Insurance Brokers Exchange is sponsoring a luncheon in San Francisco to hear Walter H. Bennett, secretary National Association of Insurance Agents July 23.

#### Cochrane Charges Suspended

DENVER, June 12.—After two postponements of a civil service board hearing, called for the purpose of trying Commissioner Cochrane of Colorado on charges of operating his office negligently and inefficiently, it was finally decided that the charges should be dropped or set aside and that the entire situation should be left up to Governor Johnson. He had previously stated he wanted no part in a compromise situation that has been reported reached between the board and Cochrane. The compromise would evidently call for Cochrane's resignation within a year, after which time he would become an actuary and retire in 1937.

The situation now is that the charges against the commissioner have been suspended, and while no resignation has been made public, it is expected that Cochrane will not hold the post for any great length of time. In the event he resigns immediately, indications are that it will be a difficult task to select a competent provisional commissioner who would serve until an examination for the office could be given. James P.

1805

130th ANNIVERSARY

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DALLAS, TEXAS

McInroy, general agent here for the State Life of Indianapolis and campaign manager for Governor Johnson during the election last fall, has been suggested as the most likely successor, but reports are that McInroy will not accept the appointment if it is offered.

#### Opens Pacific Coast Department

Beginning July 1, all agents located in California, Oregon and Washington representing the Central Manufacturers' Mutual of Van Wert, will report their business through the new Pacific coast department which has been established in the Russ building, San Francisco. E. J. Hogan, who heretofore has traveled Pennsylvania for the company will take charge immediately and will arrange to give complete home office service from the new office.

Mr. Hogan received his insurance training with the New England Factory Mutuals in Boston.

#### Plans for Washington Meeting

At the annual meeting of the Washington Insurance League at Bellingham, Aug. 22-23, the official headquarters will be at the Leopold hotel. The annual meeting of the executive committee and officers will be held on the evening of Aug. 21. On Aug. 22 there will be two business sessions and a banquet in the evening. The next morning there will be a business session and election of officers. In the afternoon, there will be a golf tournament at the Bellingham Country Club.

#### Palmer to Los Angeles

B. A. Palmer, Jr., has been transferred from the underwriting department of Seeley & Co. at San Francisco to the Los Angeles office, with the title of junior special agent and assistant to F. R. Dougherty, branch manager. Mr. Palmer has been connected with the San Francisco office since 1927.

#### Protest on Diversion

SALEM, ORE., June 12.—Fire insurance companies operating in Oregon have filed a protest with Commissioner Hugh H. Earle against the practice of diverting a part of the fire marshal's fund to the general fund for the payment of current state obligations. The fire insurance companies contend that

### Oregon Chief



JOHN G. STURM

John G. Sturm of Portland, a member of the firm of Pallett, Sturm, Reed Company, in the Porter building, is the new president of the Oregon State Agents Association.

this fund, contributed on the basis of gross earnings for fire prevention, should be expended for that purpose only. Mr. Earle said the contention of the fire insurance companies was well taken and that he would see that the money was expended for fire prevention and other purposes which would tend to reduce fire losses.

#### Start Southern Meetings

SAN FRANCISCO, June 12.—The southern California series of regional meetings of the California Association of Insurance Agents will start June 24 at Long Beach where President E. R. Pickett of Sacramento will be the principal speaker. He will be accompanied by Vice-president W. P. Welsh of Pasadena and F. C. Colridge, executive

secretary. At noon the following day the group will appear before the local agents at Santa Ana and the same night they will address a meeting to be held at Riverside.

#### Cleaveland Makes Change

F. M. Cleaveland, Jr., who has been associated with the Los Angeles branch of the Aetna Casualty for five years, has resigned to join the Southern California department of the Royal-Liverpool groups.

#### California Examinations June 26

SAN FRANCISCO, June 12.—Commissioner S. L. Carpenter, Jr., of California has issued a call for a license examination to be held here June 26. At

present there are about 750 persons in the state operating as brokers, agents or solicitors under the temporary licenses. The commissioner anticipates that about 50 percent of those called for the examination will appear. The rest will be dropped from the records and prohibited from attempting to operate after July 1.

#### Lang to San Francisco

I. Lang, special agent for Rathbone, King & Seeley, at Los Angeles, has been transferred to San Francisco office.

#### Speaker for Legion

The Insurance Post of the American Legion in San Francisco will hold its first annual smoker June 27.

## EASTERN STATES ACTIVITIES

### Would Eliminate Part-Timers

#### Connecticut Agents to Seek Legislative Approval Through Qualification Law Amendment

After extended discussion of proposals for a higher license fee for agents, submitted by a special committee of the association, the Connecticut Association of Insurance Agents at its mid-year meeting at Waterbury voted to ask the special committee to continue its study of plans to eliminate part-time agents, but to develop a method which should enable legislative approval to be secured through amendment to the present qualification law.

G. M. Stuart, Newtown, advocated broader powers for the insurance commissioner to refuse licenses to unqualified men. His suggestion was that any man entering the business must maintain an office. Dale Butler, Middletown, said neither of the plans proposed would have any chance of passage in the legislature and that only more severe qualification requirements could be enacted.

Local boards can frequently prevent licensing of employees of chain stores or automobile dealers by consulting with their employers, citing reciprocal trade relations and legal requirements for agents, according to James F. Ryburn, Bridgeport. Harold Hatch, New Britain, advocated making the license examinations more severe. Mr. Stuart said companies are ready to coach would-be agents to pass the most severe examination.

Commissioner H. P. Dunham in his farewell address said he began attending sessions of the association in 1923. He reviewed some of the highlights of his official life. Col. Dunham said the qualification law had been a great restrictive influence in the number of agents, but that it was extremely difficult to win legal sanction for an interpretation more severe. He besought cooperation for the new commissioner, John C. Blackall. On behalf of the association, President T. A. Sturgess presented to Mr. Dunham a handsome silver platter.

#### Withers Praises Insurance

Commissioner Carl K. Withers of New Jersey paid the underwriters of New Jersey a compliment by stating at a meeting of the Hudson County Underwriters Association in Union City that their house was almost completely in order. He said that the real responsibility lies not so much with the commissioner, whose duties are essentially supervisory, as with banks, insurance companies and licensed agents to keep the integrity of state institutions at a high point. When the depression is over he said it will be realized that there has been less trouble with the insurance division than with the rest of the divisions within scope of the commissioner.

### Honor Is Paid Van Schaick

#### Rochester Underwriters Board Fetes the Retiring New York Superintendent of Insurance

More than 100 members of the Rochester, N. Y., Underwriters Board attended a dinner to honor George S. Van Schaick of that city, who recently retired as New York superintendent of insurance. Mr. Van Schaick was a lawyer in Rochester before entering the state public service and has now returned to the practice of law.

F. L. Greeno of Rochester, president of the New York State Association of Insurance Agents, and George Dietrich, another local agent, praised Mr. Van Schaick's administration. Other speakers included H. C. Dana, who spoke of automobile and other financing by local banks through direct loans to individuals; Fred Townsend and T. C. Goodwin on the newly formed League of Safety, sponsored by the Rochester Underwriters Board, and T. A. Sharp and Theodore Childs on plans for entertaining the annual meeting of the National Association of Insurance Agents to be held in Rochester in September.

#### Craig Head of Chamber

Judge A. B. Craig, a local agent at Blairstown, N. J., has been elected president of the chamber of commerce there. He is also a vice-president from Warren County for the New Jersey Association of Underwriters. At a recent meeting of the chamber, G. E. Stecher, New Jersey special agent Commercial Union, talked on fire prevention.

#### Flemming, Jr., Takes Charge

M. P. Flemming, Jr., now heads a general insurance business in Buffalo although he is but 21 years of age. He has assumed active management of the business operated by his father, M. P. Flemming, Sr., who gave up active direction because of his recent appointment as secretary to the mayor of Buffalo.

#### Donovan Is Salem Head

SALEM, MASS., June 12.—The Salem board at its annual meeting voted to hold meetings more frequently and elected the following officers: President, D. J. Donovan; vice-president, H. P. Clifford; secretary-treasurer, P. S. Martin.

#### Banks Establishes Service

E. S. Banks, well known Philadelphia insurance correspondent, who has been connected with the "Evening Ledger" of his city, having served in an executive position for 10 years with the Curtis-Martin newspapers, has resigned and opened an advertising agency and public relations bureau. His temporary quarters will be at Penfield, Upper Darby, Pa. He will specialize on insur-

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ance advertising and publicity work. For the time being he plans to concentrate his advertising plans for agents and brokers, mapping out business getting campaigns. Mr. Banks has been 20 years in the daily newspaper field. He had charge of the publicity campaign when the National Association of Insurance Agents met in Philadelphia a few years ago.

#### New Jersey Agents Hold Outing

Insurance agents in Bergen and Passaic counties in New Jersey held a combined outing at the Hackensack Golf Club, near Emerson, N. J., this week.

#### Beck Heads Summit Association

The Summit, N. J. Association of Local Underwriters has elected the fol-

lowing officers: Herman Beck, president; C. C. Henry, vice-president and E. G. Houston, secretary-treasurer.

#### Agency in Bankruptcy

A voluntary bankruptcy petition was filed in the U. S. district court at Buffalo by F. O. Beck, head of a general agency of Williamsville, a suburb of that city. He reported liabilities \$35,875 and assets \$700.

#### Still in Committee

HARRISBURG, PA., June 12.—The insurance department's agents-brokers apprenticeship bill, providing for a year's service as a solicitor, is still in committee and the legislature is expected to adjourn within a fortnight.

panies and will be held in trust by the insurance department.

The new compensation rates represent an average reduction of 6 percent, according to Mr. Boney. The new occupational disease law also has special loadings of from 1 to 3 percent per \$100 of payroll. Because of the present automobile liability rate war in Greensboro, Mr. Boney said the department will not consent to the application for an increase in those rates. "As soon as the companies come with clean hands," he will give earnest consideration to their plea.

A resolution was adopted declaring local boards of inestimable value to companies.

The new North Carolina drivers' license law was explained by L. S. Harris, state director Motor Vehicle Bureau and B. H. Lasley, safety director Carolina Motor Club, urged the agents' cooperation in "preservation of life on the highway."

#### Salute Past Presidents

The salute to past presidents, in charge of C. W. Coghill, immediate past president, was an impressive feature. Of 22 former presidents 12 were present. A candle was lighted and the audience stood in silent tribute as the names of the seven deceased chief executives were read.

Alexander Webb of Raleigh, who was responsible for the organization of the association in 1899, and became its first president, told of the early days of the association and the conditions that faced local agents. He told of the fight opposing the graded commission scale on the ground that it would multiply agents, which in turn led to the formation of underwriting annexes by companies. He declared that companies' and agents' interests are identical and cannot be separated.

#### Summarizes Legislation

A summary of 28 legislative measures was presented by Chairman Southgate of that committee. In discussing the state compensation fund proposal, which was killed, Mr. Southgate declared that certain companies had withdrawn from the voluntary pool as a club to force increase in rates. The only hope for companies is to operate through local agents who give service in legislative matters, said Mr. Southgate.

Mr. Arnall reviewed the scope of the southern agents conference. He told of the Southeastern Underwriters Association's adoption of the 45 days flat cancellation rule to supplant the present rule providing for cancellation on the 15th day of the month following issue. Agents should cooperate with the sprinklered risk department of the S. E. U. A. in holding on to risks that are under attack, said Mr. Arnall.

#### Many Topics Viewed

Adoption of lighter weight paper in printed policies, pro rata cancellation on reporting forms for single locations, contingent commission proposals, rescinding the rule raising rates on stocks of merchandise in commissaries owned and operated by mills, correction of inequities in tornado rates in certain localities and the cost of cancellation by registered mail were also reviewed by Mr. Arnall.

In his report as chairman of the executive committee and vice-president, Mr. Scott said that the organization has showed a united front during the year. Steps taken to improve fire prevention and reduce industrial and highway accidents were related by Chairman J. C. Nicholson, Winston-Salem, of the conservation committee.

L. M. Cannon of Raleigh gave the treasurer's report.

#### CONVENTION NOTES

The convention got off to a good start at the testimonial dinner for Commissioner Dan C. Boney the evening before. There were 308 in attendance.

An extensive entertainment program included golf, a barbecue with the special agents and adjusters as hosts; a

dance with executives of the Atlantic Fire and North Carolina Home in charge.

The convention opened late the morning following the Boney testimonial dinner so the election of officers was postponed to the final session on Saturday.

Manager John D. Saint received tribute from a number of speakers. President E. J. Cole of the National association said he favors uniform state association management throughout the country because of the good experience in North Carolina and the states operating under such plans.

All nominations of officers were made from the floor and the elections were unanimous.

Charles Lambeth of Greensboro told of the work of his local exchange in handling mutual competition and educating the public.

The discussion of "I. O. U. \$38,951 or Overhead Writing by Companies" was behind closed doors.

Manager Saint told of the cooperation of officers and committeemen in the association work.

#### Miss Parsons' Engagement

The engagement of Miss Lucille Parsons, daughter of J. Lester Parsons, president United States Fire, and Mrs. Parsons, to George Vanderbilt is announced. Mr. Vanderbilt is younger son of the late Alfred G. Vanderbilt.

## MARINE INSURANCE NEWS

### Comments on Marine Field

#### Chairman of the Liverpool & London & Globe Tells the Results of Last Year

Chairman A. E. Pattinson of the Liverpool & London & Globe head office in England, in reporting on its marine business last year said that its total marine premiums were £282,413 or about 1 percent less than in 1933. The account showed a profit of £20,155, representing 7.14 percent of the net premiums. In commenting on the situation he said:

"For many reasons the hull market is in a parlous condition. The continued drop in hull values and rates has not led to any apparent reluctance to accept business on terms which, in the light of sound underwriting experience, seem inadequate. There is an urgent need for practical co-operation amongst all underwriters. Excessive competition is still rife, and 'this state of affairs will inevitably lead to a most undesirable position, both from the point of view of the shipowner and the underwriter.' These latter words of a prominent and successful shipowner, who admits that his companies stand to gain by underwriters competing for 'the privilege of underwriting marine business at unprofitable terms,' deserve the careful consideration of all concerned.

#### Effect of Self Sufficient Nationalism

"It is improbable that there will be any real increase in cargo insurance until the present phase of self-sufficient nationalism has passed or become less acute. Official returns show that though the values of 1934 imports and exports were higher than in 1933, they are still materially less than in 1913, when the capacity of the marine insurance market was much smaller than at the present time.

"During the past year the government has attempted to deal with the problem of surplus tonnage, much of which is laid up idle, by offering a subsidy to tramp shipping and establishing a fund for a 'scrap and build' program. Underwriters may seem to have only an indirect interest in this problem, but any scheme which will give the shipowners a better opportunity of employing their vessels on satisfactory freights should ultimately be of benefit to underwriters.

#### Value of Sprinkler System

"The value of sprinklers on passenger liners has received tangible recognition during the past year by the announcement that the Cunard-White Star Company has decided to have the 'Queen Mary' so protected, whilst, in addition to the Peninsular & Oriental and the Orient liners recently launched, the London, Midland & Scottish Railway Company's 'Duke of York,' now under construction, is being similarly equipped.

Ship fires were fewer in 1934 than in 1933, but the total of marine casualties

to vessels of 500 tons register and upwards has increased since 1931."

### Gold and Silver Imports

Statistics recently compiled by the Alexander Hamilton Institute show that gold and silver imports during April were nearly three times greater than those of the same month last year. In April, \$149,000,000 worth of gold and silver was brought into this country. Such shipments are insured under registered mail. When the "Normandie" sailed with her cargo of gold, the rate charged was slightly above average because it was the ship's maiden voyage.

One of the largest shipments of candy made in the last two years was put aboard the S. S. "Santa Rosa" last week, consigned to the Pacific Coast. The shipment consisted of 40,000 pounds of sweets and was insured for \$25,000.

### North Carolinians Propose New Plan

(CONTINUED FROM PAGE 1)

or to wholesale insurance schemes. Mr. Carson declared that it is unjust and unfair for local agents to continue representation of that "hopeless minority of companies" that operate on a non-board basis.

The setup of the Stock Company Association and its contract with the HOLC, which goes into effect July 19, was explained in detail by Mr. Wilson. The HOLC will establish regional offices in 11 cities and the Stock Company Association will have local managers in each city to handle defaulted premium business promptly and to work in close association with the HOLC offices. Agents must notify their respective branch offices of assured for whom policies are to be written. The 50 percent of the normal commission limit applies only to assured who cannot or will not pay their premiums. In case of deferred payment of premium agents should notify the HOLC as to terms of collection and should see that each installment carries the policy 60 days.

The scope and intent of the new North Carolina insurance laws were discussed by Commissioner Boney. Mutuals must now file rates and there are indications that the business will be cleared through the stamping office. Mutuals will use the same rates as stock companies. Commissioner Boney characterized the development of greatest importance to local stock agents. The new law guaranteeing payment of compensation claims which Mr. Boney sponsored was declared to be an iniquitous legislation. He said it was a question of retaliation against New York and announced that efforts will be made to have New York repeal the law in which event North Carolina also will eliminate it. There is no especial loading on compensation premiums for creating the special fund, which will be made by contributions direct from com-



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Show him how simply the policy is written, how he can understand just what each sentence means.

Then show him how this policy provides not only the usual coverages but the exceptional ones as well. Let him see the provisions for payment of the premium on a Bail Bond if he is arrested as the result of an automobile accident and for payment of the premium on a Release of Attachment Bond if his car is attached in civil proceedings arising from an automobile accident. Point out the provisions for Bodily Injury, Liability and Property Damage coverages while he is driving other cars; for automatic extension of all coverages to a new car bought to replace the insured one; for covering luggage trailers, etc., etc.

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After you have shown him the policy, tell him about the company—explain that its every energy is devoted to writing automobile insurance—that it is alive to every need of the motorist—that it has grown steadily through the depression (100% increase in premium income in last four years) and that it is unusually strong financially. Tell him of the company's reputation for prompt, fair adjustment of claims—of its adjustment coverage of the United States and Canada.

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# The National Underwriter

June 13, 1935

CASUALTY AND SURETY SECTION

Page Twenty-five

## H. & A. Conference Meets in Detroit

**"Homecoming" Convention Gets Under Way at Birthplace of Organization**

### AGENCY, LEGAL SESSIONS

**Much Interest in Proposed Revision of Conference Manual on Four-Classification Basis**

By FRANK A. POST

DETROIT, June 12.—The annual meeting of the Health & Accident Underwriters Conference, which opened here today, is really a "homecoming" for the conference. The old Detroit Conference, from which the present organization evolved, had its beginning here in 1901 in the hotel later succeeded by the one where this year's sessions are being held. The silver anniversary of the conference was celebrated at a meeting here in 1926, the last one held in Detroit.

There are very few of the original organizers still in the conference ranks. Aside from V. D. Cliff, president of the Federal Life & Casualty, who is one of the convention hosts at this session, probably the only one of the "old originals" on hand for this meeting is C. W. Ray of the Hoosier Casualty. A. E. Forrest of the North American Accident is still in the harness, but has not been in the best of health recently and did not make the trip to Detroit for the meeting.

#### Attendance Good at Opening

The attendance at the opening session was very satisfactory, although it is expected that the attendance peak will come at tomorrow's session, when the entire morning is to be devoted to the subject of agency management, with an especially attractive program. A number of the company men whose interest is directed primarily toward the agency end will be here for that session, even though they are not able to attend for the entire three days.

Especially interesting also attaches to the discussion of the proposed revision of the conference manual, putting it on a four-classification basis, which is to be taken up Friday. Harold R. Gordon, executive secretary, recently sent out to all conference members an outline of the tentative setup under the new plan, which will be used as a basis for the discussion. It reduces greatly the number of occupations listed, as well as cutting down the number of classifications.

John C. Ketcham, Michigan commissioner, came on from Lansing to give the address of welcome. Several other members of the department staff were also in attendance.

A particularly interesting feature of the first session was the extending of greetings from all of the other company

(CONTINUED ON PAGE 34)

## Denies Full Rate Increase, Orders Commissions Cut

In denying the companies the full compensation rate increase that they requested, Insurance Superintendent Pink of New York ordered top commissions to agents and brokers reduced from 17½ to 15 percent. This is believed to be the first time that an insurance department has given definite instructions that commissions are to be reduced. In Georgia two or three years ago the department granted a rate increase conditioned upon reduction of acquisition cost, but the agents took the position that this did not refer specifically to commissions. In Minnesota and Wisconsin, when the rate increases requested were not granted, the companies themselves ordered a reduction in commissions to agents.

The companies had asked an increase in New York averaging 16 percent but the increase approved will average only 6.8 percent. It becomes effective July 1.

About 60 percent of the increase is on account of amendments to the compensation law enacted in 1935, liberalizing the benefits and providing for contribution to a guarantee fund.

#### Increased Medical Cost

The companies asked for an increase to cover additional medical cost under the new medical act. This was denied on the ground there was lack of evidence as to the probable result of the act, which gives injured workmen a free choice of physicians from doctors listed on an approved panel.

The amendments enacted this year include a reduction from seven to five weeks in the period of disability necessary to qualify for payment of benefits for the first week of disability, and an increase from \$20 to \$25 in maximum benefits payable for temporary partial or permanent partial disability and all occupational disease to be brought under the law.

In ordering the reduction in commissions, there will not be serious loss to producers in dollars and cents, because of the increased rate, Superintendent Pink contended.

### FORMULAS PREPARED

In an attempt to give practical interpretation to the recently enacted New York law the purpose of which was to prohibit operation of medical clinics by insurance companies and others for the treatment of injured workmen, but permitting the operation of so-called rehabilitation bureaus, a joint committee has agreed upon a formula. The committee consisted of representatives of the compensation insurance rating board, medical societies, labor and industry.

Under the agreed formula, rehabilitation bureaus would be limited to the treatment of the patient after ordinary medical care had ceased, and, as one observer facetiously remarks, before the thought healers catch him. For instance, a patient with serious limitation of function in the arm and hand might be sent to the rehabilitation bureau for

study after a fracture had united and treatment of the active type had terminated. The bureau could give manipulative treatment including diathermy, quartz light and massage. The bureau might decide that reconstructive surgery is worth while. The patient can be taught how to use his deformed part.

#### Purpose of the Bureaus

"The rehabilitation bureau," the formula states, "is intended to accomplish recovery beyond that existing at the time surgical procedures are completed and when further progress of the patient has essentially stopped."

The medical society county board is to consider the application of a rehabilitation bureau for licensing. The agreement set forth the features that the board should investigate in determining the propriety of recommending the granting of a license.

The form of notice to employees advising them of their privilege to select physicians has been perfected and will soon be available. The sub-committee on fee schedules is making a study of the subject and will present its conclusions soon. That sub-committee is composed of the Aetna Life, Maryland Casualty and American Mutual Liability.

The medical and claims committee of the compensation insurance rating board has made a preliminary study of the medical practice act and has summarized its findings.

Agreement was reached that medical societies should be permitted to prepare fee schedules without the help of the committee and the committee should reserve comment until a hearing before the industrial commissioner.

#### Transfer of Patients

Individual companies may suggest particular physicians to be included on the panels. Patients should not be transferred from one doctor to another unless the company is sure it can justify it before the arbitration committee. The employer is to be notified of the proposed transfer and his permission solicited.

The company should leave the time and place of examination to special company examiner by arrangement with the attending doctor.

Decision was reserved on the question of honoring bills rendered by attending doctors.

The question of whether companies shall invite their staff doctors to apply for position on the panel was left up to the individual companies.

First aid should be the same as now applied in coverage for liability policies unless there is a better legal definition.

Field offices should send to home offices the name of any doctor to be removed from panel and the carrier should examine legal reasons for the removal.

Employers should be notified that they should not make payments of medical bills but should send all bills and notices to the carrier. The home office is to determine the action to be

(CONTINUED ON PAGE 34)

## Company Men Hear Agency Proposals

**Compensation Parley Concerns Commission Cuts and Assigned Risk Commissions**

### BUREAU TO PONDER IDEAS

**Agents Object to Collateral Line Requirement Where Risks Are Handled on Assigned Basis**

NEW YORK, June 12.—Two important subjects considered at the joint conference of company executives, general and local agents at the meeting in the rooms of the National Bureau of Casualty & Surety Underwriters yesterday were commissions on assigned compensation risks, and the announced purpose of the companies to reduce commissions to that portion of the difference between requested and granted rates required for losses and loss expenses as illustrated in Minnesota and Wisconsin.

The agents committee, taking the position that commissions are already inadequate, was strongly opposed to the proposal of the companies taking out of their compensation such deficiency for the purpose of paying losses and company expenses. Where the rate authorities refused to grant necessary rate increases any proposals for reductions in commissions submitted by the companies should embody a participation by the companies of all proposed reductions in company expenses.

#### Increase in Assignments

The agents' committee viewed with considerable alarm the increased number of compensation risks being assigned in those states where such plans are in operation. They were fearful the situation might develop to the point where the companies would use the assigned risk plan for writing all compensation risks without commission. The recommendations to the agents were that upon expiration of an assigned risk policy the risk should not be renewed by the carrying company, but should be put back on the market, giving agents an opportunity to write the business in the usual manner, then only when the required number of companies have refused to take the risks should again be put up for assignment. The agents believe that assigned risks require every facility of stock insurance to restore them to a desirable class. The local agents' services in accident prevention and other fields are essential.

The companies were requested not to adopt a rule preventing the payment for services of the agent on such risks and to adopt the policy of each company being permitted to avail itself of the agent's services and compensating therefore. The agents stated company solicitation of collateral lines of assigned risks was threatening a serious disruption of

(CONTINUED ON PAGE 33)

## Accident-Health Legal Men Discuss Current Questions

### H. & A. CONFERENCE FEATURE

#### Suits on Delay in Policy Issue, Anticipatory Breach, Releases, House Confinement Clause Reviewed

DETROIT, June 12.—The Health & Accident Underwriters Conference, which is holding its annual meeting here, devoted the entire session this afternoon to a discussion of legal topics, with Thomas Watters, Jr., of Des Moines, chairman of the legal committee of the conference, presiding. The first topic taken up, following the address of welcome by H. C. Walters, general counsel National Casualty, was "Damage Suits Resulting from Delay in Issuing Policies." In introducing that subject, R. J. Wetterlund, Washington National, reviewed the decisions in point and said the general trend now is to permit recovery in such cases, particularly where money has been collected with the application.

He said that most of the trouble along this line is caused by the way agents handle the application, the greatest problem being offered by the agent who spends the applicant's money and holds the application until he can make a remittance. One suggestion he offered was to number all blank applications and receipts and check up on them from time to time. He held that this would prevent delay and also help to keep shortages by agents of this sort down to a minimum.

#### Would Change Receipt Form

He also suggested a change in the form of receipt issued. The form ordinarily used asks the applicant to notify the company if the policy has not been received within a certain time. His suggestion was to make it read that if the policy is not received within a certain time, say 20 days, the application shall be considered as rejected.

He admitted that there would be opposition from the sales department, on the ground that making periodical checkups would be expensive and that too much time would be lost, and also that the use of a receipt form such as he suggested would constitute negative salesmanship and much business would be lost. Answering these objections he contended that the cost of one of these cases would amount to considerably more than the possible checking up and the printing bills for altering receipt forms; also that the average applicant is not concerned with the detailed wording of his receipt and that the change would cause very little disturbance in this respect.

#### Anticipatory Breach of Contract

In discussing "Anticipatory Breach of Contract" O. B. Hartley, Great Western, said that such a doctrine is in general quite well established, but laid especial stress on the decisions in which an insurance policy is looked upon as a "money contract" similar to that of a note or bond and said that on this basis the doctrine of anticipatory breach of contract has no place where disability policies are involved.

He discussed at some length the famous Rascoe case against the Federal Life, probably the best known case in which that doctrine was invoked and sustained, and also the later cases involving the same point. The federal courts quite generally have refused to follow the Rascoe case and the same is true in many of the state courts, except in Arkansas. Even there one decision has been rendered on the other side. His conclusion was that the companies still need to exercise great care in avoiding situations that may lead to cases of this kind, particularly in those few jurisdictions where the doctrine is applied as loosely as it is in Arkansas.

(CONTINUED ON PAGE 33)

## Insurance Buyers to Meet to Discuss Compensation

NEW YORK, June 12.—Because of the new obligations and increased costs in workmen's compensation insurance faced by industry and business in New York State on account of the medical practices act and the occupational disease act, the Insurance Buyers of New York, an organization affiliated with the American Management Association, will open its June luncheon meeting, to be held tomorrow, to insurance company executives, brokers, agents, and others interested in the compensation question.

Industrial Commissioner E. F. Andrews of New York State will discuss the situation, as of the date of the meeting, regarding the medical practices act, which becomes effective July 1. With him will be M. J. Murphy, acting director, division of workmen's compensation. L. F. Senior, general manager Compensation Insurance Rating Board, will discuss the new rates and the reasons for the increases.

## Open Stock Burglary Turns Profitable, Clark Reports

Open stock burglary insurance has recently turned profitable, according to W. D. Clark, superintendent of the burglary and plate glass department of the Fidelity & Casualty at the home office. Mr. Clark this week addressed the staff of the W. A. Alexander & Co. agency in Chicago. He said that for 23 years the company wrote the line, losing money every year. The business of course was accepted as part of an assured's line, even though it was known to be unprofitable. In recent years, however, by a strange turn of underwriting, the losses have gone down and the business has become desirable. Messenger and payroll robberies, however, by the same token have produced some very large and startling losses.

Mr. Clark gave an educational talk on the lines in his department. It is the desire of the company to stimulate these lines.

## Compensation Warning Given

The Illinois Chamber of Commerce advises employers that House Bill 233 in the legislature involving workmen's compensation would increase the cost of accidental injuries nearly 85 percent. It would subject all employers to responsibility for various occupational diseases. It was referred to the subcommittee of the house committee on judiciary and several efforts have been made to effect a compromise between employers and labor interests. A final effort will be made this week. If this fails the Illinois Chamber says the subcommittee may return a favorable vote on the bill and eventually out it on the floor.

## Woman Cashier Honored

Upon completion of 25 years' service with the New York City branch of the United States Fidelity & Guaranty, Miss Lillian A. Croley, cashier, was tendered a luncheon by fellow employees. Members of the women's 15-Year Club presented her a fine cameo brooch. Later Miss Croley was the recipient of a silver bowl presented by Vice-president A. G. Oakley on behalf of the executive staff.

## Uppington Supervising Michigan

NEW YORK, June 12.—Pending the appointment of a successor to the late George J. Lieber, Michigan resident manager for the Fidelity & Casualty, H. V. Uppington, the resident manager here is dividing his time between this city and Detroit. Prior to his promotion to New York Mr. Uppington was in charge of the Michigan territory, and hence is the logical man to supervise the field until a permanent manager be chosen.

## All Officers of New York Federation Are Reelected

### C. P. BUTLER MAIN SPEAKER

#### North America Man Urges Organization to Sponsor Constructive Legislation That Is Desirable

J. S. McLellan of Troy and all other officers of the Insurance Federation of New York were reelected at the annual meeting in Utica. About 100 delegates attended.

Insurance Superintendent Pink, in his banquet address, expressed regret that the legislature, in requiring as a prerequisite to the issuance of a brokerage license that the applicant pass a year in school studying insurance or have a year's experience in some insurance office, did not make this requirement apply to the licensing of life insurance agents. He said the New York department is making a study of the qualification laws governing life insurance agents in about eight states and may at a later day recommend some legislation on this point.

The address of the evening was delivered by C. P. Butler of the North America. He said the insurance people have made a mistake in confining their legislative activities to opposing objectionable bills. He advocated that the Insurance Federation suggest desired amendments to the insurance law, submit them to the insurance superintendent, the legislature or governor. The federation, he said, should sponsor constructive legislation.

Mr. Butler warned against increasing the benefits under compensation laws, saying that insurance cannot shoulder an unlimited burden.

Another banquet speaker was Wheeler Milmoie, assemblyman from Madison county.

Golf prizes were awarded by J. R. Garret of New York City. Winners included A. W. Post, Jr., Utica; W. J. Roberts, Jr., Albany; A. F. Lawrence, Maryland Casualty, Syracuse; M. H. Dolan, Utica; Andrew Scala, Utica; T. J. Grahame, Globe Indemnity, New York City.

The directors were authorized to fill the vacancy caused by the death of F. G. Nossel of Buffalo and also to fill a similar vacancy in the executive committee.

John McGinley of New York, vice-president of the Travelers, reported for the executive committee in the absence of the chairman, at the second day's session. "We find the trend of legislation in the state and nation," he said, "is toward the government in business. The insurance agents and brokers are having their business threatened by the introduction of the most insidious, pernicious social program that has ever been attempted anywhere. Communistic Russia may be a land of hope and opportunity compared with our country if we do not do something to stop it. What we should have in the insurance business here rather than increased government control is no government control at all. Government regulation, if you please, but beyond that they are treading on ground where they have no right."

Executive Secretary L. L. Saunders reported on legislative activities of the year.

The four vice-presidents who were reelected are Frank P. Tucker, Albany; F. L. Gardner, Poughkeepsie; G. P. Nichols, New York City, and J. G. Norton, Watertown. A. J. Young is treasurer.

## Northern Life's Department

The Northern Life of Seattle has now established a separate accident and health division owing to the fact that this business has increased materially. It leads all companies in accident and health premiums in Washington.

## May Try to Attack Lloyds If Illinois Code Is Killed

### MANDAMUS ACTION IS READY

#### To Base Case on Claim London Underwriters With \$250,000 License Deposit Ignore Statute

Rumors are persistent in Illinois that if the insurance code is voted down a mandamus suit will be filed against Insurance Director Palmer to require him to cancel the license of London Lloyds. This action has been contemplated for some time by a certain individual who, it is said, was prevailed upon only after considerable argument by a group of insurance men to wait for final action on the code.

The provision in the code for regulation of Lloyds' activities in Illinois is a strict one which places limitations on the representatives rather than the underwriters. Under this provision Lloyds would not be licensed, but producers could place insurance in it only if this were unobtainable from licensed companies. There would be a \$200 annual license fee and requirement of a \$2,000 bond and reporting of detailed information about risks.

The deposit required of Lloyds is \$250,000 in Illinois, that sum having been arbitrarily set. Those who resent the licensing of Lloyds contend its deposit should be much greater. The rumored mandamus action, it is said, will contend that Lloyds is not complying with present law, since the Illinois Lloyds act now in existence requires reserve deposit.

#### Agent in Comment

A leading local agent who was instrumental in securing inclusion of the Lloyds amendment in the Illinois code states this week: "The present situation under which London Lloyds is licensed in Illinois is unsatisfactory. It is comparable to a situation under which all the fire companies in the Western Underwriters Association membership, for example, might put up \$50,000 to \$100,000 to have their licenses broadened so they could write accident and health and other casualty lines without any further reserve requirements. Persons who buy London Lloyds insurance now are doing so largely on the assumption that underwriters of London Lloyds are gentlemen, and as gentlemen will carry through all their policy obligations. It is argued that London Lloyds has vast resources abroad and always has maintained an impeccable reputation. That may well be true, but it is hardly sufficient when one considers that American companies operating in Illinois must meet reserve and other requirements strictly."

## Malah Elected President

Peter Malah, manager Chicago branch office, National Bureau of Casualty & Surety Underwriters was elected president of the Noon-Day Knockers Club of Chicago at the annual meeting and golf tournament at Itasca Country Club. He succeeds L. W. Zonsius, Conkling, Price & Webb. Others elected are: Vice-president, H. E. Berger, Continental Casualty, and secretary-treasurer, A. A. Sandusky, Century Indemnity. Mr. Sandusky has been vice-president, and D. W. Jacobs, broker with Homer Gwinn & Co., has been secretary-treasurer. Grant M. Rhode was toastmaster.

## Special Bay State Message

According to figures compiled by Commissioner De Celles, automobile liability losses in Massachusetts aggregated \$19,718,000 last year compared with \$16,815,967 in 1933. Alarmed at this increase and fearing it will mean an advance in rates, Governor Curley in a special message to the legislature urges modification of the present compulsory insurance law as recommended by Commissioner De Celles.



## A. & H. Prospects Are Seen Bright Due to Depression

### MUCH REPLACEMENT NEEDED

Lower Loss Ratios, Increased Sales, Better Spread, Predicted by Employers Liability Man

PHILADELPHIA, June 12.—An optimistic picture of the future of accident and health insurance was painted by W. G. Payne, Employers Liability, in an address before the Philadelphia Accident & Health Association at a luncheon-meeting. The large amount of business canceled during the depression was cited as one reason for optimism.

"More accident and health insurance has been dropped during the period of the depression than any other form of insurance," he said. "It has been estimated that close to \$50,000,000 of this form of coverage has been dropped since 1929." This figure, he said, was between 40 and 50 percent of all accident and health insurance. The prospect ahead is increased business, lower loss ratios and greater spread of risk.

#### Rate Increase Factor

One cause was the increases in rates. "The epidemic of suicides and malingering claims in the beginning of the depression was so great as to cause conjecture as to whether any premium could be sufficient to carry depression hazards. The multiplicity of principal sum losses, particularly in the higher brackets, made reinsurance almost unobtainable for accident companies and necessary readjustment of coverage to their treaty and carrying capacity again resulted in a large loss in policyholders, particularly wherein large premiums were involved.

"On account of the constant and rapidly changing social, financial and economic status of so large a percentage of

## Head Accident-Health Groups



GEORGE F. MANZELMANN



ARMAND SOMMER

The Health & Accident Underwriters Conference and National Accident & Health Association are both holding their annual meetings in Detroit this week. George F. Manzelmann, North American Accident, president of the conference, is presiding at its sessions and Armand Sommer, Continental Casualty, president of the National Association, will be in charge of its meeting later in the week.

the population, it was necessary for the companies not only to be most particularly careful in selection of risks, but constantly to check existing business not only for the question of overinsurance but also change of occupation, as well as possible ethical degeneration.

"All of this called for a constant change in policy forms, amounts of coverage and even numerous cancellations by companies in order to live at all. All

of this of course caused annoyance and loss of business to both agents and brokers.

"As a consequence of this it is very customary to find, if not an active resistance to accident and health insurance on the part of agents and brokers, at least a lethargic condition of inertia, which is harder to break down. A great many brokers at the present time take

(CONTINUED ON PAGE 33)

## Program for the Disease Parley of Bureau Given

MEET IN NEW YORK JUNE 20

Two-day Session on Occupational Ills Problems and Hazards Encountered to Be Held

NEW YORK, June 12.—At the third conference on occupational diseases to be held by the National Bureau of Casualty & Surety Underwriters June 20-21, discussion will center upon dust disease and hazards. At the initial session, Associate General Manager A. W. Whitney presiding, speakers will include: W. M. Graff, manager of the bureau's conservation department; Dr. L. U. Gardner of Saranac Laboratory for the study of tuberculosis, on "The Problem of Diagnosis in the Case of Dust Diseases" and Dr. A. D. Lazenby, Maryland Casualty, on "Pre-Employment Examinations."

At the afternoon session, Dr. A. J. Lanza, Metropolitan Life, presiding, speakers will be; Dr. Leonard Goldwater, New York University College of Medicine, on "Proposed Laboratory Procedure in the Diagnosis of Silicosis," Dr. J. A. Goldberg, New York Tuberculosis & Health Association, on "Diagnosis of Occupational Diseases by Impartial Committees," and H. D. Sayer, former industrial commissioner of New York and now special adviser for the Association of Casualty & Surety Executives, on "The New York Experiment with Tuberculosis."

The morning of June 21, Walter Paine, manager engineering & inspection department Aetna Life, presiding, "Control of Toxic Dusts" will be discussed by Dr. Philip Drinker of the School of Public Health, Harvard Uni-

(CONTINUED ON PAGE 33)



# GENERAL REINSURANCE CORPORATION

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## WORKMEN'S COMPENSATION

### Plea to Void Order Denied

**Oklahoma Supreme Court Sustains Rate Increase of 1931; Affects Petition Now Pending**

Petition to vacate the order of the Oklahoma state insurance board which increased workmen's compensation rates in the state 47.5 percent effective Oct. 1, 1931, was denied, by the Oklahoma supreme court which upheld the policy year basis. Coming at a time when a petition for further average increase of 56 percent in rate is pending before the Oklahoma board, it is considered significant that the 1931 opinion was written by Jess G. Read, then chairman and oldest member in point of service of the present board.

#### Require Adequate Rates

The supreme court ruling that the board's procedure the first time was proper, probably will have an influence on the decision on the petition for rate increase now pending.

The court held that when considering workmen's compensation insurance, the law does not require the board to limit consideration to experience for any specified time or period of years, but only for a sufficient period to indicate rates that will be reasonably adequate but not excessive.

The matter originated with a filing for revised compensation rates amounting to 57.9 percent on May 19, 1931. After thorough consideration, the board did not approve the highest rate justified, but approved 47.5 percent increase.

#### Increase Is Opposed

The original increase was strongly protested by Associated Industries of Oklahoma, which is also using every effort to discourage pending rate increase. Hearings are being held on the petition. R. M. Marshall of New York, actuary National Council on Compensation Insurance, appeared before the board. Others were J. S. Adams, special counsel and adviser of the board, F. A. Rittenhouse, counsel and F. F. LeFon, manager of the Oklahoma Compensation Rating Bureau and Judge Rainey, coun-

sel, and Harry Kahle, secretary, of Associated Industries.

### Nebraska Supreme Court Fixes Award by Contract

Passing on two test cases before it, the Nebraska supreme court holds that when workers are employed on federal aid projects where the government has written into all contracts a provision for but 30 hours work each week in order to spread employment, the basis of compensation award shall be the wage fixed by terms of the contract of hiring in force at the time the accident happened. In one case the district judge held that the actual weekly wage should be the basis of computation and another district judge held that the proper base was the amount earned if the worker had been employed a full week at the fixed wage. The court said it was committed to a policy of liberal interpretation of the compensation law, but the relief available must be provided by the statute. This fixes liability of employer, while the evidence determines the contract of hiring in force at the time of the accident. The court said in view of these facts it was unnecessary to pass on the question raised as to what legal effect upon state compensation laws federal

legislation to promote employment possesses, and whether the federal government could make such rules.

### Report on Ohio Fund

COLUMBUS, O., June 12.—The Sherrill commission surveying Ohio state departments and divisions has found the state industrial compensation fund to be solvent, and that rates may be decreased later as employment increases and wages are raised. The downward trend which started in 1929 was halted last year, after the assets of the fund had decreased \$17,000,000 due to a drain caused by payment of claims incurred in former years. Rates were increased a year ago and this with increased employment placed \$3,000,000 in the reserves of the commission. An appraisal of the reserve fund indicates that it is about 10 percent below par and it is expected that this may be made up later when the bond market improves.

### Fear Labor Bill in Illinois

Insurance people of Illinois are showing considerable concern these days because of the belief that the bill sponsored by labor interests to increase compensation benefits an average of 85 percent and bring under the law all occupational diseases, seems to have some chance of passage in the Illinois legislature. When the bill was first introduced, it was not regarded seriously by many insurance people because they felt it was pretty much of a tactical move on the part of the labor people in view of the fact that the Illinois Manufacturers Association was sponsoring another occupational disease bill, which attempts to define very definitely just what diseases are covered.

At the meeting of the Illinois Legislative Council this week the advisability was discussed of sending a letter to every compensation assured in Illinois, telling them that if the labor bill passes it would increase their compensation insurance cost 100 percent, and urging them to oppose its enactment. A decision was not reached, however, because the agents and brokers objected to the companies writing to the assured direct.

### Rate Matter Remanded

Once again the blanket compensation insurance proposal of the St. Paul-Minneapolis sanitary sewer district has been tossed back to the Minnesota compensation rating bureau which several weeks ago declined to make a rate on blanket coverage. Trustees of the \$18,000,000 project then went before the compensation insurance board in an effort to force the bureau to establish a blanket rate. A hearing was held and after debating the matter, the board decided that the trustees are entitled to a blanket rate and remanded the case to the bureau for the next move.

### Alabama Increase Approved

MONTGOMERY, ALA., June 12.—After a four-hour hearing the house committee on labor reported favorably the Owens workmen's compensation bill, designed to increase benefits approximately 50 percent.

Industrial leaders who opposed the Owens bill cited a number of reasons. They claim the increase is excessive and would cause a sharp increase in compensation insurance rates, that business conditions do not warrant such an increase at this time, and that the present law is working satisfactorily in most cases.

### Relief Experience Good

MINNEAPOLIS, June 12.—Compensation experience on employees of the Minnesota SERA (state emergency relief administration), employing 75,000 persons shows that in April the injury frequency rates was 5.79 per million man-hours worked. In 1933, industry had a rate of 14.56.

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REINSURANCE  
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E. G. TRIMBLE, President

## FIDELITY AND SURETY NEWS

### New Reinsurance Agreement

Committee from the Surety Association of America Is Now Working on Revised Form

NEW YORK, June 12.—Though progress has been achieved by the committee of the Surety Association of America appointed two years ago to revise the standard form of reinsurance agreement between its members, several problems yet remain to be solved before the work is completed. Not the least important of these is the determination of liability of changing reinsurers for loss when disclosed under a continuing direct bond. Moreover, decision upon a highly important case now before the courts will have a distinct bearing upon the phraseology of the new intended agreement. The reinsurance agreement now in force was adopted in 1930, and has long since been outmoded, radical and wholly unthought of conditions in the financial and business worlds at the

time having rendered the form of little practical worth.

### Court Wants \$25,000 Deposit

The federal district court in Chicago has issued an order that any company writing bail bonds must put up a deposit of securities with a market value of \$25,000, preferably government securities. This requirement is distasteful to most companies, which write only an occasional bail bond, but desire to have the privilege of doing so at times.

### Sureties Are Relieved

The action of the board of commissioners of Cook county, Ill., in ousting R. M. Sweitzer as county treasurer relieves the surety companies of the necessity of petitioning to get off Sweitzer's \$3,000,000 bond. A successor was appointed to Sweitzer, he being J. L. Gill. He qualified immediately by the personal surety route. However, the surety companies are perfecting a bond and will replace the personal sureties shortly. There has been some delay in completing the bond because some of

the companies who were on Sweitzer's bond for a comparatively small amount are reluctant to make any new commitments in Cook county. Sweitzer, it was revealed in an audit, was short about \$414,000 as county clerk, a position he held about 24 years.

### Nebraska Requires Bond

The Nebraska liquor control commission announces that it will require truckers and common carriers handling liquors imported into the state to give \$10,000 bond, with a \$5,000 bond required of every warehouseman.

### New Jersey Outing

NEWARK, June 12.—The Surety Underwriters Association of New Jersey is holding its annual outing today at the Monmouth County Country Club, near Eatontown, N. J. Golf is the feature and in the evening there will be a dinner.

The Surety Underwriters Association of Southern California at Los Angeles will meet only on the second Wednesday of each month during the summer.

### Snyder in Chicago

E. W. Snyder, special agent Hartford Accident with offices in Omaha, visited the western department in Chicago this week.

## Accident-Health Field News

### North American Mutual Is Formed, J. G. Hand President

The North American Mutual has been organized at Jackson, Miss., with J. G. Hand president; P. R. Burney, Lewis Wilson and B. W. Sandifer vice-presidents; R. E. J. Day, secretary, L. S. Gresham, treasurer, and Dr. W. F. Hand, medical director. Mr. Hand, until recently manager industrial department Standard Life of Jackson, was active in organizing the mutual, which becomes the first domestic carrier in the state to write industrial, health and accident insurance. Messrs. Gresham, Burney and Wilson also were formerly district managers for the Standard Life.

The Mississippi insurance department and officers of the Standard Life, of Jackson, denied politics had anything to do with resignation of J. G. Hand. His brother T. E. Hand, executive vice-president, also resigned. Jackson papers carried a paid advertisement stating that J. G. Hand had been ousted by the management of the Standard on account of politics.

### Harris' Agents Visit Omaha

A. H. Harris, manager of the Springfield, Ill., district office for Mutual Benefit Health & Accident and United Benefit Life and 25 agents, were guests of the home office in Omaha at a two-day meeting. Dr. C. C. Criss, president, and S. C. Carroll, vice-president, addressed the agents.

### McDaniel to Hawaii

The Mutual Benefit Health & Accident has announced that J. L. McDaniel, who resigned as Alabama state manager, will open an agency office in Hawaii with headquarters in Honolulu. The company is awaiting final action on its application for a license to do business in the islands. W. T. Halliday, E. V. Davis and C. L. Carleton will supervise the state office for Mutual Benefit as successors to Mr. McDaniel. They have been associated with him in Birmingham for the past two years or more.

### Chicago Branch in Lead

The Chicago branch office of the Travelers led on an issued basis in the "accident Marathon" conducted from Jan. 2 to June 1. There were 37 men qualified for awards on paid basis, some qualifying three or four times. The leader on issued basis in the branch was Alexander Sobel, who was in fifth place country-wide on issued basis. The agents will be given until July 15 to pay for business written in the five months drive. Mr. Sobel has a good chance to take the lead on a paid basis country-wide. E. B. Dudley is manager of the branch.

### Chicago Staffs Hold Picnic

The annual picnic of the Aetna affiliated companies in Chicago was held at the Countryside Golf Club near Mundelein, Ill., George Tramel, manager of the Insurance Exchange branch, being host. R. S. Edwards, Chicago general agent Aetna Life, and A. H. Hiatt, assistant general agent, with practically their entire staff, attended.

### Davey Vetoes Bus Bill

Governor Davey of Ohio has vetoed the bill which would permit boards of education to contract with insurance companies for liability and property damage insurance for school buses. Insurance men believed the governor did not understand the purpose of the bill, else he would not have vetoed it.

The Ohio assembly has adjourned.

# a policy

since commencing business in 1869, it has been the policy of the "London Guarantee" to handle each new risk and each new claim with the realization that it may be a test of the Company's ability to respond to special requirements.



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J. M. HAINES, U. S. Manager



## CASUALTY PERSONALS

The **Western & Southern Life** of Cincinnati is rapidly completing its large new addition to its home office building at the corner of Fourth and Broadway. The new building will be seven stories high and 125 feet long by 70 feet wide. In the rear it parallels the Cincinnati property of **THE NATIONAL UNDERWRITER**. A causeway or bridge is being erected over McAllister street connecting it with the main building. When completed the offices of the Western & Southern Indemnity and the Western & Southern Fire, now located in a building owned by the Western & Southern Life at Eighth and Sycamore streets, will be moved to it and in addition it will house several departments of the Western & Southern Life.

**T. G. Tabb**, of Richmond, is celebrating his 40th anniversary as general agent of the Travelers. **J. H. Coburn**, vice-president, represented the home office at a dinner.

**Carl M. Hansen**, who was formerly president of the now defunct International Reinsurance, has severed his connection with Wilcomb Associates of Washington, D. C. This organization was recently formed to act as reinsurance intermediaries and counselors.

**Frank T. B. Martin**, president of the Nebraska Insurance Federation and one of Omaha's leading insurance men, has been chosen by fellow regents vice-president and chairman of the faculty committee of the Municipal University of Omaha.

**J. I. Chute**, engineer in the inspection division of the Hartford Accident at San Francisco, died at the Dee Memorial Hospital in Ogden, Utah, after being taken from a train suffering from peritonitis. He was 37 years of age and was born in California. He had been with the Hartford eight years.

Vice-president **M. P. Cornelius** of the Continental Casualty of Chicago is leaving the latter part of this week for his annual pilgrimage to Lac du Flambeau, Wis., where he will remain during the summer fishing and indulging in other summer resort pastimes. President **H. A. Behrens** of the company will leave the latter part of the month for his summer place at Belvidere Island in San Francisco Bay.

**John S. Clifton** of New York, special agent for the Zurich, died suddenly last Sunday of a heart affliction. He was 54 years of age and had been connected with the Zurich since 1915. He started with the General Accident.

**John A. Matthews**, general counsel in New Jersey for the General Accident, delivered the commencement address this week at Fordham University, New York, and received an honorary doctorate of laws. Last year Mr. Matthews received the same degree from Boston College.

Voluntary retirement this week of **J. A. Baxter**, veteran general agent in Nashville, Tenn., for the Fidelity & Deposit, marks the close of the business career of one of the country's pioneer surety salesmen and one of the few now living who have witnessed development of the surety business in this country virtually from its beginning. Mr. Baxter's agency was one of the first to be appointed by the F. & D. outside of its own state, following the company's organization in 1890. Forty-three years ago, Mr. Baxter was a real estate operator in Nashville. In the panic of 1892 real estate values tobogganed. Walter Weith, who represented the F. & D. in Nashville, asked Mr. Baxter to join his agency. The latter accepted as a last resort to meet expenses, and never left the business. Mr. Baxter was instrumental in securing passage of a law in his state author-

izing courts to accept bonds from any surety company licensed in Tennessee, this being one of the first states to liberalize its laws with respect to corporate suretyship.

A new sales folder featuring the personal liability policy has just been prepared by the Aetna Casualty. It is designed as a mailir~ piece or as a visual

sales aid during the interview. Illustrations show the different types of accidents which produce liability claims, also pictures of "all the family" to which the new policy offers complete liability protection.

### Collects Twin Cover

ST. LOUIS, June 12.—Jack C. Coffey of Clayton, Mo., will collect \$1,000 under a policy placed with Lloyd's of London through the Lawton-Byrne-Bruner Insurance Agency last February protecting him against his wife giving birth to twins. Coffey paid \$95 in

premiums for the policy. His wife gave birth to twin girls. The regular rate for the insurance is \$50 per \$1,000, but Coffey paid an extra \$45 when it was learned that the couple's families had a tendency toward twins. Twin insurance must be purchased five months before the anticipated maternity.

### W. E. Shiels, Jr., with Hartford

W. E. Shiels, Jr., son of the Los Angeles casualty manager of the Travelers, and formerly connected with that office, has been appointed special agent for the Hartford Accident in San Francisco.



## Children should be seen and NOT HURT

Prepared by the Safety Department of the Maryland Casualty Company, this composite photograph was distributed throughout the United States in poster form. So many requests have been made for the poster that the Maryland is reproducing it here as one of its contributions to the effort to save children from death or injury at the hands of careless drivers. The Maryland every year spends more than \$400,000 in safety work throughout the United States for the protection of life and property.

*This advertisement of the Maryland Casualty Company is appearing during June in full pages in Time, Fortune and Business Week.*

## Casualty Company Activities

### Reports on Examination of Central Mutual Plate Glass

The Illinois department has made a report of the examination of the Central Mutual Plate Glass of Chicago, running mate of the Central Mutual, of which Howard Shlensky is president. The company started Aug. 11, 1927. Its assets are \$37,098, premium reserve \$27,895, net surplus \$3,004. Its premiums last year were \$36,689 and losses \$17,539.

The Illinois department in making comment on the examination says that business should only be accepted from licensed agents as provided in the statutes and the management, it states, has indicated this requirement will be fully complied with in the future. Again, the department says, the repayment of surplus advances in the future should be made strictly in accordance with the provision of the agreement whereby the amount of advance is accepted and the provisions of section 19 of the 1915 mutual act of Illinois. Mortgage loans, the report says, should only be made after the company has secured an appraisal of the property by a recognized real estate board showing it to be worth at least double the amount of the loan requested.

#### Grange Mutual Starts Out

The Grange Mutual Casualty of Columbus, O., recently licensed, has taken over the business of the Grange Insurance Service, Inc., which has been discontinued. The new organization will write automobile insurance for Grange members only. W. F. Kirk, president of the Grange, is president of the insurance organization and Harry L. Fox,

secretary. Directors are Paul McNish, V. E. Crouse, S. B. Stowe, J. P. Kelser, John Cunningham, J. W. Fichter and W. G. Vandembark.

#### Home Mutual Licensed

APPLETON, WIS., June 12.—The Home Mutual Casualty has been licensed by the insurance department to write all lines of automobile insurance after meeting charter requirements. All risks assumed in excess of \$2,500 will be reinsured.

## Casualty Field Changes

### E. S. Cowles & Son Agency Named by Standard S. & C.

Following appointment of E. S. Cowles & Son, Hartford, as Connecticut managers, the Standard Surety & Casualty of this city will close the New Haven office, Cowles & Son being equipped to render full underwriting, claim and inspection service throughout the state. The Cowles agency was formed by E. S. Cowles in 1892, his son, E. S. Jr., joining the organization in 1918, since which time he has been in immediate charge of field work. Early this year S. J. Putnam, an experienced casualty underwriter, was admitted to the firm as special partner. The claim division is directed by O. R. Girard, formerly adjuster for the Maryland Casualty and Continental Casualty on the Pacific Coast, and later claim man in New England for the Continental Casualty and National Casualty.

#### Central Mutual Changes

The Central Mutual of Chicago has appointed A. W. Lewis, manager of the Indianapolis branch office. He has been

connected with the John W. Moore Co. general agency of Columbus, O. He previously traveled Indiana for many years as manager and special agent of the Norwich Union Indemnity, and later for the Consolidated Indemnity.

The R. D. Tweeddale Company of Baltimore, has been appointed general agent for Maryland and the District of Columbia. The Central Mutual has applied for license in West Virginia and Minnesota.

#### Manufacturers Opens Newark

NEWARK, June 12.—The Manufacturers Casualty is opening a Newark office to handle this territory. There will be a complete claim department established. J. F. Carey will be manager. He has been in the insurance field for a number of years and has been assistant resident manager in New York to Resident Manager C. J. Jaixen for the past three years. Offices will be in the Military Park building.

#### Gerdes with Northwest

SEATTLE, WASH., June 12.—Tom Gerdes has joined the Northwest Casualty here. For a year he has been with the Gerlinger & Richards Agency, Portland, Ore. He operated a local agency at Couer d'Alene from 1914 to 1927 and from 1927 to 1934 was northwest manager for the Ocean Accident and Columbia Casualty.

#### Travelers Change Texas Field

DALLAS, June 12.—Robert Burgher, who has been field assistant in south Texas for the Travelers, has been transferred to north Texas in the same capacity with headquarters at Dallas. T. F. Raines has been assigned to south Texas as field assistant.

#### Miles & Miles Appointed

The Miles & Miles agency of Chicago has been appointed general agent in Chicago and Cook county by the Massachusetts Bonding. W. A. Miles now is

sole head of the agency, his brother, Mark A., having died some months ago. The office is one of the best known in Chicago, having been in existence for many years.

#### E. S. Cunningham to Chicago

E. S. Cunningham, who has been connected with the bonding department of the Standard Accident at the head office about eight years, was recently transferred to Chicago as an assistant in the bond department of that company.

#### Tourney General Agent

The Seaboard Surety of New York has been licensed in California, with G. H. Tourney of San Francisco as general agent.

### Compensation Court Being Established in Nebraska

Nebraska's first compensation court will be made up of F. M. Coffey, Lincoln; C. E. Jackman, Grand Island, and L. F. Welch, Omaha. Mr. Coffey, a labor attorney, will serve two years by appointment of Governor Cochran. Mr. Jackman represents employers and will serve four years; Mr. Welch is an Omaha lawyer, and will serve six years as representative of the public. The judges will receive \$3,000 a year each. Headquarters will be maintained in the old compensation commissioner's rooms.

It is planned to send judges out to necessary points in the state to hold hearings, litigants having right to appeal first to the three judges before going to court. V. B. Kinney, former compensation commissioner who remains head of the labor department, states the new setup will give better service for injured workmen and employers. The compensation court will be financed by a tax of 2 percent on casualty premiums, to which is added a like tax on employers who carry their own risks.



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*Dependable, prompt replacement service keeps Plate Glass Insurance sold*

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in Chicago

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1100



## A. & H. Prospects Are Seen Bright Due to Depression

(CONTINUED FROM PAGE 27)

the attitude that there is no new business of any kind to be obtained and therefore they cannot be induced to solicit new business. A great part of our work in the course of the next few years will consist of selling, demonstrating or blasting this attitude out of them."

Mr. Payne said that the great majority who dropped their accident and health in the past five years did so from absolute economic necessity, but that, once a man buys disability insurance, he is forever sold. "Many of these people are already back on their feet," he said, "and it is merely a question of locating the right people to find an already 100 percent-sold prospect of the kind that will remain on the books indefinitely."

### Help Advertise Business

"These same people form the very best advertising for accident insurance that it is possible to secure—word-of-mouth advertising. This is most particularly true in case they have had a period of disability during their time of non-insurance or had occasion to observe someone else under similar circumstances."

"Not only these same people, but a great many who have never purchased disability protection before, are active and logical prospects for the reason that their financial reserves have become so exhausted that a reasonable period of disability would result in downright financial disaster. Accident and health insurance is the only method whereby their present finances can protect them against such a contingency."

He went on to say that the modern contracts, which contain the hospital, medical and surgical reimbursement clause, have attracted back many persons who dropped their policies because of increased rates and decreased coverage. He said, due to economic conditions, more convenient methods of premium payments will be in demand. Semi-annual, quarterly and monthly premium policies fit in better with small incomes. Policies are being issued in smaller amounts of weekly indemnity, thereby giving companies spread, which is desirable.

## Company Men Hear Agency Proposals

(CONTINUED FROM PAGE 25)

the flow of business to normal agency channels. The companies were requested not to apply to assigned risks the usual procedure of requiring collateral lines nor use such assignments as a reason for diverting collateral lines.

These three proposals were to receive the consideration of the National Bureau committee. Another subject on the agenda pertained to development of a

rating formula which would make stock compensation insurance more attractive. It was agreed the bureau would immediately proceed with the formulation of all data necessary with subsequent conferences to be held on the subject. The recent action of the New York department in modifying the compensation rate advance asked by the companies in that state coupled with its proposal that the commissions be reduced was read but no comment thereon was heard.

## Program for the Disease Parley of Bureau Given

(CONTINUED FROM PAGE 27)

versity, and by R. C. Stratton, Travelers. T. N. Bartlett, manager claim department Maryland Casualty and R. N. Caverly, vice-president Fidelity & Casualty, will speak on "The Claim Problem."

At the concluding session the afternoon of June 21, which will be for company men only, Dr. Roscoe Gray, Aetna Life, J. B. Lamenzo, Hartford Accident, and S. B. Perkins, Travelers, will speak upon "The Acceptance and Rejection of Risks."

## Accident & Health Legal Men Discuss Current Questions

(CONTINUED FROM PAGE 26)

In introducing the discussion of the "confinement to house" clause, V. J. Skutt, Mutual Benefit Health & Accident, traced the development of court decisions which have extended that clause far beyond its literal meaning. He said that they are based on three general theories: (1) That the language was ambiguous and confinement was simply evidentiary as to the total disability; (2) that if the assured's non-confinement was upon medical advice he was still confined for purposes of the policy; (3) only a substantial confinement was necessary. Most of the unfavorable decisions on this question, he said, could be found classified under one of these theories.

Discussion of "Releases" was introduced by R. A. Cavanaugh, Illinois Commercial Men's. The session concluded with a general review of accident and health litigation by Mr. Walters.

## Kearney Goes to Chicago

HARTFORD, June 12.—Emmett L. Kearney will fill the place in the Chicago office of the Aetna Casualty left vacant by the death of I. W. Brodt. Mr. Kearney began with the Aetna as adjuster in charge of the Salt Lake City office in 1916. In 1927 he was sent to Kansas City as attorney in charge, remaining there until the spring of 1934, when he was transferred to the home office as assistant to George H. Keen, supervising the liability division of that department. He is a lawyer, expert adjuster and capable executive.

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Voluntary Catastrophe Reserve .....	500,000.00
Reserve for Losses .....	2,690,601.13
Contingency Reserve .....	48,127.58
All Other Liabilities .....	1,110,130.69
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## H. & A. Conference Meets in Detroit

(CONTINUED FROM PAGE 25)

organizations in the accident and health field. E. H. O'Connor, United States Casualty, chairman governing committee of the Bureau of Personal Accident & Health Underwriters, spoke for that organization, while W. I. Morrow, Aetna Life, president of the International Claim Association, and Armand Sommer, Continental Casualty, president Accident & Health Association, represented those associations. George R. Kendall, Washington National, former president Industrial Insurers Conference, appeared for it in place of President Peyton R. Jones, who was unable to attend.

The formal addresses of the morning session were by J. W. Frazer, vice-president Chrysler Sales Corporation; George F. Manzelmann, North American Accident, president of the conference, and L. U. Stone, junior vice-president Pacific Mutual Life, on "Home Office Management."

The conference executive office is largely a clearing house for experience data, Mr. Manzelmann said in his address as president. He admitted some

mistakes were made in the past when the conference gathered statistics and analyzed them, but the reason was that most member companies jealously guarded their experience and if it was good kept it to themselves, or if it was bad locked it securely in the archives.

"The day is here when jealously guarded secrets of our good or bad luck in underwriting must be brought to light if we would see this business of accident and health insurance soar to new heights," he said. "Valuable information for a member company whose effort along certain policy provisions is new to them, but which we, on the basis of past experience have found to be extremely costly, should not and must not be withheld with the hope that that company will get the same trimming we got. Through the executive offices it should freely and willingly be brought out in the open for study."

### Manual Simplification

The subject of manual simplification has been studied by some member companies, he said, and a free discussion by all members in the light of present day conditions and trends should prove interesting and worth while. He noted the setting aside of two sessions for definite departmental discussions on agency and legal matters, and asked

whether the departmental system should be enlarged eventually to take in all branches of accident and health, such as accounting, underwriting, home office management and claims, with the thought of developing the good in these fields that has been accomplished in legislative work of the conference.

The making of proper rates, he said, is the most important duty and to do this many factors not previously recognized must be employed. The present method of fixing rates in the light of present day conditions is inadequate, he said, as it does not go far enough, taking in all conditions affecting rate making. Mr. Manzelmann said the rate making program of casualty lines can give accident and health underwriters much food for thought. Casualty rating goes far beyond simple policy provisions, taking into consideration types of property, territory where located, etc.

### Territorial Considerations

Accident and health underwriters give no consideration to certain territorial conditions which are an important factor in underwriting, although they are vitally concerned about occupation. Today with machinery safeguards and with advent of the auto, occupational hazards have become a minor factor, he said, and saving in rates resulting from improvements in working conditions is

absorbed in loss in the automobile hazard which a few years back had no bearing on accident and health rates. He suggested that the aviation hazard, so small today in estimation of underwriters, might possibly prove equally costly. At present this coverage is given without charge. The 30 hour week also might provide a further saving in the now low cost occupational risk, but raise the cost far above this saving through recreational hazards.

The entire afternoon session was given over to a round table on legal questions.

## Trims Rate Raise, Cuts Commissions

(CONTINUED FROM PAGE 25)

taken on field office bills presented by the patient's attending physician.

There should be a prepared list of arbitrators comprising allopaths, homeopaths and osteopaths.

If a company is willing to pay only a part of the doctor's bill, it should advise the doctor and arbitration is to be limited to the remainder.

Failure of doctors to furnish reports within a specified time furnishes valuable legal reason for transfer of patients from practitioners whose competency is under question.

Companies may proceed with special examinations at any time even before receipt of formal notice from attending doctor.

A central agency for keeping records of all infractions by doctors is desirable.

The industrial commissioner has been requested to draw regulations under which the employee shall have the right to transfer his treatment and care to a physician, but that transfer shall not be made upon the whim of the employee but only for good cause.

### McKnight Heads Adjusters

At the annual meeting of the Arkansas Claim Adjusters Association at Ferncliff, near Little Rock, Paul J. McKnight was elected president. L. A. Gouldman and W. B. O'Neal are vice-presidents; E. B. Hilliard, secretary, and J. A. Justin and E. C. McCarroll, members of the executive committee.

### Hartford Figures Corrected

The Hartford Accident wrote \$343,780 in premiums in Nebraska last year instead of \$243,780 as reported last week. This ranks the Hartford third in the state.

### Claim Guaranty Bill May Pass

HARRISBURG, PA., June 12.—Compensation claim guaranty fund bill appears likely to pass the senate, having already been approved by the house. The bill liberalizing compensation benefits will probably die in committee.

The Philadelphia Bar Association's compulsory automobile insurance law with \$1,000/\$2,000 limits is still on the house calendar and has not yet come up for its first reading.

### Western Safety Conference

SAN FRANCISCO, June 12.—The all western safety conference is being held here. John J. Hall, head of the street and highway safety division of the National Bureau of Casualty & Surety Underwriters was the principal speaker at a public luncheon. B. G. Wills, vice-president Fireman's Fund Indemnity, was general chairman of the conference and Walter A. Chown, manager of the California Inspection Rating Bureau, was chairman of the executive committee.

### Must Carry Liability

TALLAHASSEE, FLA., June 12.—Governor Sholtz has signed the bill requiring operators of school buses to carry liability insurance to protect children in accidents.

# Assistance



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## Cancellation Rule Voted by S. E. U. A.

(CONTINUED FROM PAGE 1)

number of inspections and gradings of towns increased appreciably. Progress was reported in efforts of the department to approach a schedule for reinspecting each town at intervals of three or four years.

Electrical inspections and reinspections increased in number. Special inspections of the principal pier and wharf departments in the southeast territory were made. The hose, thread standardization program was continued, and this work is well under way in North Carolina and Florida. Virginia, the last state, will be standardized as soon as the work in North Carolina and Florida is completed.

## Finance Subject Treated by Cole

(CONTINUED FROM PAGE 3)

cess of the regular agency commissions.

The National Association of Insurance Agents has a committee going into this subject at the present time. An attempt, he said, is being made to have finance companies abandon the practice of writing insurance on cash purchases, liability and property damage and soliciting expirations. He said that when these companies go beyond fire, theft and collision they are wholly outside the realm of protecting their financed interest.

There is involved in this whole setup, he said, the question of practical approach. Certain practical ideas are being developed that may have substantial results. For instance in California the local banks in many localities are financing the partial payment of automobiles, and doing it in such a way that the insurance is handled by the local agents. In Kansas City the banks have been soliciting the assistance of local agents in securing the business of financing automobiles, declaring that they want nothing to do with the insurance. The opportunity is at hand, he said, for the agents to do some constructive work. Banks have much idle capital which they would be glad to loan on good security. Automobile dealers properly approached, he said, could no doubt be influenced to keep as much business as possible in the local community. There is a problem for the local boards to handle, that being the bringing together of the banker and the automobile dealer, convincing them that this plan of operation is to their advantage.

## Commissioner Boney Feted by His Insurance Friends

(CONTINUED FROM PAGE 4)

M. Allen, vice-president of the National Surety, and former president of the National Association of Insurance Agents, spoke for the surety people. Julian Price, president of the Jefferson Standard Life of Greensboro, N. C., was the spokesman for the North Carolina companies. Col. C. B. Robbins of Chicago, manager of the American Life Conven-

tion, was presented and spoke briefly.

There was a silver punch bowl, gold lined, and a dozen cups and a salver to match, presented to Colonel Boney by Colonel Taylor on behalf of his friends.

Colonel Boney responded in a very pleasant and happy way. During the progress of the banquet Mrs. Boney was tendered a dinner by a number of ladies and they moved into the balcony of the big banquet to hear the talks.

When Commissioner Julian of Alabama assured the 300 insurance people present that Colonel Boney would be reelected president of the Insurance Commissioners Convention, there was vociferous applause. Mr. Dunbar is a former Tennessee insurance commissioner and therefore he spoke with real authority and called attention to Colonel Boney's desire at all times to be fair. Mr. Allen in his talk said that the difficulty facing any commissioner is to differentiate between purely local insurance problems of his own state and the conditions affecting the business as a whole in all the states. Mr. Price dwelt largely on the human qualities of Mr. Boney.

## W. M. Houston With Northern

Wm. M. Houston is resigning as manager of the automobile, inland marine and general cover departments of the America Fore companies in Atlanta, to become executive special agent of the Northern of London. He will have general duties east of the Rocky Mountains with headquarters at the New York office.

Mr. Houston graduated from the University of Colorado in 1927 and then joined the Niagara at the New York head office. In 1928 he went to Richmond as assistant special agent, traveling Virginia, West Virginia, Maryland and District of Columbia. In 1929 he was appointed West Virginia special agent for the Niagara and Maryland. A year later he was transferred to the east coast of Florida where he represented the America Fore companies until 1931, when he was promoted to the post he is soon to relinquish.

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In addition to the regular semi-annual dividend of \$1 a share the North America has declared an extra dividend of 50 cents per share, both payable July 15.

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Underwriter whose ability and experience will enable him to qualify for a position with a medium-sized company writing a large volume of automobile business. Prefer man now employed in similar capacity with one of the leading conference companies. Give full details in letter, stating salary desired.

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Thus it is quite important, in fixing the amount of insurance on a building, that the owner (and the agent also) know at least approximately what the ACTUAL OR INSURABLE VALUE of that building is. Only thus can precaution be taken that the amount of insurance is (1) not less than it should be properly to protect the interest of the owner and (2) that the insurance on the building is not greater than the actual value of the building—that the owner does not pay for insurance that he does not get. VALUES HAVE CHANGED A LOT THESE LAST TWENTY YEARS—AND THEY ARE STILL CHANGING.

#### *What Is the Insurable Value?*

If you had something to carry in your inside coat pocket which would enable you at any time to arrive quickly and easily at the then approximate insurable values of various kinds of buildings it would help both you and your customers, wouldn't it?

You could then find out without delay whether the amount of insurance carried or proposed on a building is much greater than its insurable value, or much less than it should be to protect the assured and to comply with coinsurance requirements if any.

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The "Handy Table" has been compiled and copyrighted by an experienced insurance engineer. It has full and simple directions for use. It exhibits in a new way a method of determining approximate construction costs of different kinds of buildings for the years 1913 to 1935. It is the result of practical experience, is made for long, hard use and comes in a stout manilla envelope, pocket size. AND IT COSTS BUT \$1.00. With it in your pocket you can quickly and easily convert original cost of building to the approximate present actual (insurable) value of that building. And if you cannot find out the original cost, the "Handy Table" supplies cubical contents rules for different kinds of buildings to help you in arriving at approximate reconstruction costs of buildings of different classes of construction and occupancy. In addition there is an insurance depreciation table. You won't want to part with the "Handy Table" because you will use it much to your advantage.

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Summer vacations, summer sports and summer outdoor life—each offers distinct opportunities for the alert Agent to sell forms particularly fitted for “out-of-doors” hazards. North America Agents are provided with a wealth of attractive folders, sales letters, newspaper advertisements and other selling helps to make summer hum with sales.

See the North America full page advertisement in the June issue of Fortune and June 17th issue of Time.

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